

North Dakota Business and Office Technology

Content Standards



North Dakota Department of Career and Technical Education

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INTRODUCTION TO CTE STANDARDS

CTE Mission

The mission of the State Board for Career and Technical Education is to work with others to provide all North Dakota citizens with the technical skills, knowledge, and attitudes necessary for successful performance in a globally competitive workplace.

Program Mission and Vision Statements

To provide a technical foundation in Business and Office Technology with specific job skills for employment in the Business and Office Technology industry and/or pursue additional technical education in a related postsecondary program.

Goal

Career and Technical Education (CTE) is a series of educational programs organized to prepare students for careers in their chosen fields, to take leadership roles, and to balance their multiple roles in life. The CTE goal is to create a competitive and knowledgeable work force. CTE programs prepare students with the knowledge and skills to make informed career choices, to integrate and apply academic concepts, to prepare for successful participation in a global society, and to engage in lifelong learning.

The Business and Office standards define expectations for student learning. Mastery of each competency should occur in its corresponding level.

Process

Writing standards is a multi-phase process. Existing national and/or industry standards are the basis for the North Dakota program standards. In addition, standards from other states are reviewed for essential content. A team of expert secondary and postsecondary teachers, business and industry representatives, and the state program supervisor(s) draft the standards document. Once the document is finalized, the State Board of Career and Technical Education approves and adopts the standards. The standards documents are reviewed and updated on a four-year cycle. Further information on the standards can be found at: <http://www.nd.gov/cte/standards/>

Academic Integration

The Department of Career and Technical Education strongly believes in the importance of academic integration within each program. CTE courses are a vehicle by which students can apply academic knowledge to everyday life. Each standards document includes an academic cross-walk that identifies the standards in English/Language Arts, Mathematics, and Science that relate to CTE standards and can be taught or reinforced in the CTE program.

Using the Standards

Districts will use the standards as guides for developing curriculum that reflects local needs and are also tailored to prepare young people for the opportunities that exist in North Dakota and elsewhere.

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Organization of the Standards Document

Standard: provides a broad overview or general description of the content.

Topics: describe in general terms what students should know and be able to do.

Competencies: more specifically define the knowledge, skills, and practices of topics and provide the basis for measuring student learning.

Strand 4: Communication							
Standard 1: Foundations of Communication - Communicate in a clear, complete, concise, correct, and courteous manner on personal and professional levels.							
Topic 1: Oral communication							
Level 1		Level 2		Level 3		Level 4	
4.1.1.1	Express wants, needs, and feelings	4.1.1.4	Organize thoughts to reflect logical thinking before speaking	4.1.1.7	Demonstrate an awareness and acceptance of multicultural, regional, and multicultural speech differences	4.1.1.9	Interact effectively with people from various cultural, ethnic, and racial backgrounds by using culturally sensitive language
4.1.1.2	Differentiate between and practice correct pronunciation and enunciation	4.1.1.5	Express opinions and discuss issues positively and tactfully				
4.1.1.3	Select language appropriate to the situation	4.1.1.6	Use appropriate techniques to organize impromptu speeches	4.1.1.8	Organize and lead discussions	4.1.1.10	Function as a team member to identify and solve several problems inherent in a capstone project

Business and Office Technology Competency Categories

The competencies are categorized into four levels:

Level 1: Elementary	Level 2: Middle School/Junior High	Level 3: Secondary	Level 4: Two-Year Postsecondary/Community College or Technical College
Grades K-6	Grades 6-9	Grades 9-12	Two-Year Postsecondary/Community College or Technical College

Keys to Employability

The eight skills are based on materials gathered from the North Dakota Career Resource Network and the National Career Development Guidelines. These national skills standards, developed by industry groups and sponsored by the U.S. Department of Education and Labor, provide career and technical educators with the expectations of employers across the United States.

Basic Skills

- Reading-locates, understands, and interprets written information in prose and in documents such as manuals, graphs, and schedules.
- Writing-communicates thoughts ideas, information, and messages in writing; creates documents such as letters, directions, manuals, reports, graphs, and flow charts.
- Arithmetic/Mathematic – Performs basic computations and approaches practical problems by choosing appropriately from a variety of mathematical techniques.
- Listening – Receives, attends to, interprets, responds to verbal messages and other cues.
- Speaking – Organizes ideas and communicates orally.

Personal Qualities

- Responsibility – Exerts a high level of effort and preserves towards goal attainment.
- Self-Esteem – Believes in own self worth and maintains a positive view of self.
- Sociability – Demonstrates understanding, friendliness, adaptability, empathy and politeness in group setting.
- Self Management – Assess self accurately, sets personal goals, monitors progress, and exhibits self-control.
- Integrity/Honesty – Chooses ethical courses of action.

Keys to Employability (Continued)

Technology

- Selects Technology – Chooses procedures, tools or equipment including computers and related technologies.
- Applies Technology – Understands overall intent and proper procedures for setup and operation of equipment.
- Maintains and Troubleshoots Equipment – Prevents, identifies, or solves problems with equipment, including computers and other technologies.

Systems

- Understands Systems - Knows how social, organizational, and technological systems work and operates effectively with them.
- Monitors and Corrects Performance - Distinguishes trends, predicts impacts on system operations, diagnoses deviations ,corrects malfunctions.
- Improves or Designs Systems - Suggests modifications to existing systems and develops new or alternative systems to improve performance.

Thinking Skills

- Creative thinking-generates new ideas.
- Decision making-specifies goals.
- Problem Solving – Recognizes problems and devises and implements plan of action.
- Seeing Things in the Mind’s Eye – Organizes, processes symbols, pictures, graphs, objects and other information.
- Knowing How to Learn – Uses efficient learning techniques to acquire and apply new knowledge and skills.
- Reasoning – Discovers a rule or principle underlying the relationship between two or more objects and applies it when solving a problem.

Resources

- Time – Selects goal-relevant activities, ranks and allocates time, and prepares and follows schedules.
- Money – Uses or prepares budgets, makes forecasts, keeps records, and makes adjustments to meet objectives.
- Material and Facilities – Acquires, stores, allocates, and uses materials or space efficiently.
- Human Resources – Assesses skills an distributes work accordingly, evaluates performance and provides feedback.

Information

- Acquires and Evaluates Information.
- Organizes and Maintains Information.
- Interprets and Communicates Information.
- Uses Computers to Process Information.

Interpersonal

- Participates as a Member of a Team - Contributes to group effort.
- Teaches Others New Skills
- Serves Client/Customers - Works to satisfy customers’ expectations.
- Exercises Leadership - Communicates ideas to justify position, persuades and convinces, responsibly challenges existing procedures and policies.
- Negotiates - Works toward agreements involving exchange of resources; resolves divergent interests.
- Works with Diversity - Works well with men and women from diverse backgrounds.

Strand 1 - Accounting			
Standard 1: The Accounting Profession			
Topic 1: Roles of accountants in business and society			
Level 1	Level 2	Level 3-4	Level 4
		<p>1.1.1.1 Describe the current and historical regulatory environment of the accounting profession</p> <p>1.1.1.2 Describe how current events impact the accounting profession</p> <p>1.1.1.3 Explain the need for a code of ethics in accounting and the ethical responsibilities required of accountants</p> <p>1.1.1.4 Explain how accounting information is used to allocate resources in the business and personal decision making process</p>	

Strand 1 - Accounting			
Standard 1: The Accounting Profession			
Topic 2 : Career opportunities in the accounting profession			
Level 1	Level 2	Level 3-4	Level 4
		<p>1.1.2.1 Identify student and professional accounting organizations and associations</p> <p>1.1.2.2 Identify professional designations and certifications in the accounting profession</p> <p>1.1.2.3 Describe the educational requirements for various careers, professional designations, and certifications in the accounting profession</p> <p>1.1.2.4 Describe the skills and competencies needed to be successful in the accounting profession</p> <p>1.1.2.5 Describe the areas of specialization within the accounting profession and careers that require a knowledge of accounting</p>	

Strand 1 - Accounting			
Standard 1: The Accounting Profession			
Topic 3: Accounting skills and competencies			
Level 1	Level 2	Level 3-4	Level 4
		<p>1.1.3.1 Deliver a speech and make a presentation</p> <p>1.1.3.2 Perform research and communicate in writing the results of the research</p> <p>1.1.3.3 Demonstrate ethical decision-making skills and conduct in a business scenario</p> <p>1.1.3.4 Apply analytical and critical decision-making skills</p> <p>1.1.3.5 Identify and use information technology productively</p> <p>1.1.3.6 Exhibit leadership skills</p> <p>1.1.3.7 Demonstrate the ability to work within a team</p>	

Strand 1 – Accounting			
Standard 2: Financial Reports			
Topic 1: Annual reports and financial statements			
Level 1	Level 2	Level 3-4	Level 4
		<p>1.2.1.1 Identify sources for obtaining financial reports</p> <p>1.2.1.2 Describe the users and uses of financial information</p> <p>1.2.1.3 Identify the sections in an annual report and the purpose of each section</p> <p>1.2.1.4 Explain the role of management and the auditor in preparing and issuing an annual report</p> <p>1.2.1.5 Identify and explain the types of audit opinions</p> <p>1.2.1.6 Explain the role of accounting and regulatory organizations in relation to financial reports</p> <p>1.2.1.7 Describe the information provided in each financial statement and how the statements articulate with each other</p>	<p>1.2.1.19 Define comprehensive income and describe its relationship to operating results</p> <p>1.2.1.20 Describe how disclosure requirements impact financial reporting</p>

Strand 1 – Accounting			
Standard 2: Financial Reports			
Topic 1: Annual reports and financial statements			
Level 1	Level 2	Level 3-4	Level 4
		<p>1.2.1.8 Describe the relationship between assets, liabilities, and equity on the balance sheet</p> <p>1.2.1.9 Identify and explain the classifications within assets, liabilities, and equity</p> <p>1.2.1.10 Identify the different formats of an income statement</p> <p>1.2.1.11 Identify the classifications in an income statement and explain their relationship to each other (revenue, expense, gains, losses)</p> <p>1.2.1.12 Describe changes in the ownership structure using the statement of equity</p>	

Strand 1 – Accounting			
Standard 2: Financial Reports			
Topic 1: Annual reports and financial statements			
Level 1	Level 2	Level 3-4	Level 4
		<p>1.2.1.13 Explain how and why the conceptual framework of accounting and generally accepted accounting principles provide guidance and structure for preparing financial statements</p> <p>1.2.1.14 Describe the different forms of business ownership and the advantages and disadvantages of each form</p> <p>1.2.1.15 Explain how the different forms of business ownership are reported in the financial statements</p> <p>1.2.1.16 Identify the different types of business operations</p> <p>1.2.1.17 Explain how the different types of business operations are reflected in the financial statements</p> <p>1.2.1.18 Identify and explain the business activities reported in a statement of cash flows (operating, investing, financing)</p>	

Strand 1 - Accounting			
Standard 3: Financial Analysis – Assess the financial condition and operating results of a company and analyze and interpret financial statements and information to make informed business decisions.			
Topic 1: Analyze and interpret financial statements			
Level 1	Level 2	Level 3-4	Level 4
		<p>1.3.1.1 Discuss the information that can be obtained from analyzing financial statements</p> <p>1.3.1.2 Recognize the primary areas of analysis (e.g., trend analysis, profitability, liquidity, capital structure) and explain the information that can be obtained from each type of analysis</p> <p>1.3.1.3 Perform a horizontal and vertical analysis of the income statement and balance sheet</p> <p>1.3.1.4 Assess profitability and capital structure by calculating and interpreting financial ratios</p> <p>1.3.1.5 Assess liquidity and solvency by calculating financial ratios</p> <p>1.3.1.6 Compare and contrast debt and equity financing and explain the impact on the financial statements</p>	

Strand 1 - Accounting			
Standard 3: Financial Analysis – Assess the financial condition and operating results of a company and analyze and interpret financial statements and information to make informed business decisions.			
Topic 1: Analyze and interpret financial statements			
Level 1	Level 2	Level 3-4	Level 4
		<p>1.3.1.7 Research industry averages and explain their use in assessing the financial condition, operating results, profitability, liquidity and capital structure</p> <p>1.3.1.8 Apply information technology to conduct financial analysis</p> <p>1.3.1.9 Identify and explain common methods for manipulating financial statements and financial ratios</p> <p>1.3.1.10 Describe the ethical and legal implications of financial statements and financial ratios</p> <p>1.3.1.11 Use the statement of cash flow to analyze business activities (e.g., operating, investing, financing)</p> <p>1.3.1.12 Analyze cash flow from operating activities to assess profitability and liquidity</p>	

Strand 1 – Accounting			
Standard 4: Accounting Principles- Identify and describe Generally Accepted Accounting Principles (GAAP), explain how the application of GAAP impacts the recording of financial transactions, and the preparation of financial statements.			
Topic 1: Conceptual frameworks for financial reporting			
Level 1	Level 2	Level 3-4	Level 4
		<p>1.4.1.1 Describe and explain the conceptual framework of accounting and generally accepted accounting principles and assumptions</p> <p>1.4.1.2 Define assets, liabilities, equity, revenue, expenses, gains, and losses</p> <p>1.4.1.3 Distinguish between the accrual and cash basis of accounting and discuss the impact each has on the financial statements</p>	

Strand 1 – Accounting			
Standard 4: Accounting Principles - Identify and describe Generally Accepted Accounting Principles (GAAP), explain how the application of GAAP impacts the recording of financial transactions, and the preparation of financial statements.			
Topic 2: Assets			
Level 1	Level 2	Level 3-4	Level 4
		<p>1.4.2.1 Explain the accounting methods used to determine the value of accounts receivable to be reported on the balance sheet and describe the effect on the income statement</p> <p>1.4.2.2 Record transactions for accounts receivable, including uncollectible accounts, write-offs, and recoveries</p> <p>1.4.2.3 Explain the difference between the periodic and perpetual inventory methods</p> <p>1.4.2.4 Determine the cost of inventory for merchandising and manufacturing businesses and apply appropriate valuation methods</p> <p>1.4.2.5 Identify and describe the cost flow assumptions for inventory and explain the impact on the balance sheet and income statement</p>	<p>1.4.2.11 Describe the methods and criteria used to account for investments and their impact on the financial statements</p>

Strand 1 – Accounting

Standard 4: Accounting Principles - Identify and describe Generally Accepted Accounting Principles (GAAP), explain how the application of GAAP impacts the recording of financial transactions, and the preparation of financial statements.

Topic 2: Assets

Level 1	Level 2	Level 3-4	Level 4
		<p>1.4.2.6 Describe the criteria used to distinguish between capital expenditures and revenue expenditures</p> <p>1.4.2.7 Explain how the costs of property, plant and equipment, natural resources, and intangible assets are determined</p> <p>1.4.2.8 Explain the purpose of cost allocation</p> <p>1.4.2.9 Identify, calculate, and record depreciation, depletion, and amortization, and explain the impact on the financial statements</p> <p>1.4.2.10 Determine the impact on the financial statements when assets are sold, disposed, or rendered obsolete</p>	

Strand 1 – Accounting			
Standard 4: Accounting Principles- Identify and describe Generally Accepted Accounting Principles (GAAP), explain how the application of GAAP impacts the recording of financial transactions, and the preparation of financial statements.			
Topic 3: Liabilities			
Level 1	Level 2	Level 3- 4	Level 4
		<p>1.4.3.1 Record transactions for accounts payable and other short-term debts</p> <p>1.4.3.2 Determine the initial valuation of long-term debt instruments and their impact on the financial statements</p> <p>1.4.3.3 Record transactions for long-term debt instruments</p> <p>1.4.3.4 Calculate the cost of borrowed funds and determine the impact on the financial statements</p>	<p>1.4.3.5 Identify liabilities categorized as other long-term obligations, such as deterred income tax liability and post-retirement benefits</p>

Strand 1 - Accounting			
Standard 4: Accounting Principles- Identify and describe Generally Accepted Accounting Principles (GAAP), explain how the application of GAAP impacts the recording of financial transactions, and the preparation of financial statements.			
Topic 4: Equity			
Level 1	Level 2	Level 3- 4	Level 4
		<p>1.4.4.1 Explain how operating results, capital contributions, and distribution of earnings affect equity for the various types of ownership structures</p> <p>1.4.4.2 Identify and describe the different classes of stock and explain the rights afforded each class of stock</p> <p>1.4.4.3 Record equity-related transactions</p> <p>1.4.4.4 Explain how the acquisition and sale of a company's own stock affects the financial statements</p> <p>1.4.4.5 Differentiate between stock splits and stock dividends and explain how each affects equity</p>	<p>1.4.4.6 Explain how other comprehensive income affects equity</p>

Strand 1 - Accounting			
Standard 4: Accounting Principles- Identify and describe Generally Accepted Accounting Principles (GAAP), explain how the application of GAAP impacts the recording of financial transactions, and the preparation of financial statements.			
Topic 5: Revenue			
Level 1	Level 2	Level 3 - 4	Level 4
		1.4.5.1 Describe the criteria used to determine revenue recognition 1.4.5.2 Record revenue-related transactions	
Topic 6: Expense			
Level 1	Level 2	Level 3-4	Level 4
		1.4.6.1 Describe the criteria used to determine expense recognition 1.4.6.2 Record expense-related transactions	
Topic 7: Gains and losses			
Level 1	Level 2	Level 3 - 4	Level 4
		1.4.7.1 Distinguish between revenue and gains 1.4.7.2 Distinguish between expenses and losses 1.4.7.3 Record transactions resulting in gains and losses	

Strand 1 – Accounting			
Standard 5: Accounting Process - Complete the steps in the accounting cycle in order to prepare the financial statements.			
Topic 1: The Accounting Cycle			
Level 1	Level 2	Level 3-4	Level 4
		<p>1.5.1.1 Describe the purpose of the accounting system</p> <p>1.5.1.2 Describe the purpose of journals and ledgers and their relationship to each other</p> <p>1.5.1.3 Describe the impact of technology on the accounting process</p> <p>1.5.1.4 Identify and explain the advantages and disadvantages of different types of accounting systems</p> <p>1.5.1.5 Differentiate between accounting and bookkeeping</p> <p>1.5.1.6 Analyze and describe how business transactions impact the accounting equation</p>	

Strand 1 – Accounting			
Standard 5: Accounting Process - Complete the steps in the accounting cycle in order to prepare the financial statements.			
Topic 1: The Accounting Cycle			
Level 1	Level 2	Level 3-4	Level 4
		<p>1.5.1.7 Apply the double-entry system of accounting to record business transactions and prepare a trial balance</p> <p>1.5.1.8 Explain the need for adjusting entries and record adjusting entries</p> <p>1.5.1.9 Explain the purpose of the closing process and record closing entries</p> <p>1.5.1.10 Prepare the financial statements for different types of business operations and ownership structures</p> <p>1.5.1.11 Describe the relationship between the closing process, financial statements, and the post-closing trial balance</p>	

Strand 1 - Accounting			
Standard 6: Interpretation and Use of Data - Use planning and control principles to evaluate the performance of an organization and apply differential analysis and present-value concepts to make decisions.			
Topic 1: Planning and control			
Level 1	Level 2	Level 3-4	Level 4
		<p>1.6.1.1 Identify and apply internal control procedures used to safeguard assets and ensure the integrity of the accounting information system</p> <p>1.6.1.2 Identify and apply appropriate information technology to the accounting system</p> <p>1.6.1.3 Explain how to use activity-based costing and why it is used</p> <p>1.6.1.4 Explain and compare the behavior of fixed, variable, and mixed costs</p> <p>1.6.1.5 Apply cost-volume-profit and contribution margin analyses in planning operations</p> <p>1.6.1.6 Prepare a budget for planning purposes</p>	<p>1.6.1.7 Apply variable and absorption costing concepts to analyze profitability</p> <p>1.6.1.8 Prepare master and flexible budgets and use them to evaluate performance</p> <p>1.6.1.9 Evaluate company performance by applying standard costing and variance analysis</p> <p>1.6.1.10 Apply responsibility accounting concepts to evaluate cost, profit, and investment centers</p> <p>1.6.1.11 Develop a plan for activity-based costing for a manufacturing business</p>

Strand 1 - Accounting			
Standard 6: Interpretation and Use of Data - Use planning and control principles to evaluate the performance of an organization and apply differential analysis and present-value concepts to make decisions.			
Topic 2: Decision making			
Level 1	Level 2	Level 3-4	Level 4
		<p>1.6.2.1 Describe how accounting information facilitates management decision-making</p> <p>1.6.2.2 Apply differential analysis to make the following types of decisions: make or buy a product; lease or buy an asset; discontinue a department, plant, or product; offer discounted prices on special orders; replace or repair equipment</p>	<p>1.6.2.3 Apply present-value concepts to evaluate capital investment opportunities</p>

Strand 1 - Accounting			
Standard 7: Compliance			
Topic 1: Personal Finance - Develop a working knowledge of individual income tax procedures and requirements to comply with tax laws and regulations.			
Level 1	Level 2	Level 3-4	Level 4
		<p>1.7.1.1 Describe the history and purpose of tax law in the United States and the process by which tax laws are created</p> <p>1.7.1.2 Describe the composition of taxable income and calculate income tax</p> <p>1.7.1.3 Complete the applicable individual income tax forms</p> <p>1.7.1.4 Identify, discuss, and apply strategies for minimizing taxable income</p> <p>1.7.1.5 Distinguish between tax avoidance and evasion</p>	

Strand 1 - Accounting			
Standard 7: Compliance			
Topic 2: Financial Reporting - Distinguish between generally accepted accounting principles and income tax law.			
Level 1	Level 2	Level 3 - 4	Level 4
		<p>1.7.2.1 Explain why income for financial reporting and taxable income are calculated differently</p> <p>1.7.2.2 Identify permanent and temporary differences in net income and taxable income</p>	<p>1.7.2.3 Calculate permanent and temporary differences in net income and taxable income</p>
Topic 3: Payroll - Apply appropriate accounting practices to payroll.			
Level 1	Level 2	Level 3-4	Level 4
		<p>1.7.3.1 Calculate net pay</p> <p>1.7.3.2 Calculate employer's payroll taxes</p> <p>1.7.3.3 Prepare payroll reports</p>	

Strand 2: Business Law							
Standard 1: Basics of the Law – Analyze the relationship between ethics and the law and describe sources of the law, the structure of the court system, different classifications of procedural law, and different classifications of substantive law.							
Topic 1: Ethics and the law							
Level 1		Level 2		Level 3		Level 4	
2.1.1.1	Define law	2.1.1.5	Explain the relationship between law and ethics	2.1.1.8	Identify consequences of unethical and illegal conduct	2.1.1.12	Compare and contrast various ethical theories
2.1.1.2	Define ethics					2.1.1.13	Analyze and solve difficult ethical and legal problems
2.1.1.3	Explain a person’s responsibility to obey the law	2.1.1.6	Describe how values are acquired in developing an ethical code and a legal system	2.1.1.9	Describe how to develop an ethical and legal lifestyle	2.1.1.14	Demonstrate how a rule of law may be a synthesis of conflicting social forces
2.1.1.4	Identify ethical character traits and values (e.g. honesty, integrity, compassion and justice)	2.1.1.7	Explain a person’s responsibility under the law	2.1.1.10	List the most common sources of the law		
				2.1.1.11	Demonstrate the need for social responsibility	2.1.1.15	Compare and contrast differences in ethical legal systems from state to state and nation to nation.
						2.1.1.16	Identify ethical problems resulting from contemporary business technology
						2.1.1.17	Define globalization and explain the effects that globalization can have on ethics and law

Strand 2: Business Law					
Standard 1: Basics of the Law – Analyze the relationship between ethics and the law and describe sources of the law, the structure of the court system, different classifications of procedural law, and different classifications of substantive law.					
Topic 2: Sources of the law					
Level 1		Level 2		Level 3	
2.1.2.1	Recognize the Constitution as the basis of law in the United States	2.1.2.2	Identify the U.S. Constitution and the branches of government therein	2.1.2.5	Explain the differences among local, state, and federal governments
		2.1.2.3	Define statutory law, identify the purposes of statutory law, and describe how a bill becomes a statute	2.1.2.6	Describe the powers and limitations of the federal government and state government as stated in the U.S. Constitution
				2.1.2.7	Identify the basic freedoms guaranteed by the Bill of Rights and describe several key constitutional amendments beyond the Bill of Rights
		2.1.2.4	Define regulations and explain how administrative agencies create regulations	2.1.2.8	Compare and contrast the U.S. Constitution with state and territory constitutions
				2.1.2.9	Determine how courts make law and explain the role of precedent in the legal system
				2.1.2.10	Explain how to read a case citation
				2.1.2.11	Explain how to read a statutory citation
				2.1.2.12	Define “executive order” and explain its relevance to the legal system of the United States
				2.1.2.13	Explain how treaties are created and their relevance to the business environment
				2.1.2.14	Locate, interpret, and apply specific statutes and administrative regulations
				2.1.2.15	Analyze specific cases by stating the facts, finding the legal questions, applying the laws, and resolving the issues
				2.1.2.16	Analyze the constitutionality of various statutes and regulations
				2.1.2.17	Compare and contrast the sources of law in countries outside the United States and Canada
				2.1.2.18	Compare and contrast sources of international law

Strand 2: Business Law			
Standard 1: Basics of the Law – Analyze the relationship between ethics and the law and describe sources of the law, the structure of the court system, different classifications of procedural law, and different classifications of substantive law.			
Topic 3: Structure of the courts			
Level 1	Level 2	Level 3	Level 4
2.1.3.1 Explain the role of the court	2.1.3.2 Describe the basic structure of the national, state, and territory court systems 2.1.3.3 Distinguish between the roles of legal professionals (e.g., judges, lawyers, and paralegals)	2.1.3.4 Differentiate between cases that belong within the jurisdiction of the federal, state, and territory court systems 2.1.3.5 Compare the role of the juvenile court with the role of other courts within a state or territory 2.1.3.6 Explain the role of the national, state, and territory appellate courts 2.1.3.7 Differentiate between the roles of the U.S. Supreme Court and other supreme courts 2.1.3.8 Explain the reasons that certain cases reach the U.S. Supreme Court	2.1.3.9 Differentiate between the rules of the International Law Commission, the U.N. Commission on International Trade law, and the World Trade Organization 2.1.3.10 Analyze the reasons that certain cases reach the U.S. Supreme Court 2.1.3.11 Analyze the reasons that certain cases reach international courts

Strand 2: Business Law			
Standard 1: Basics of the Law – Analyze the relationship between ethics and the law and describe sources of the law, the structure of the court system, different classifications of procedural law, and different classifications of substantive law.			
Topic 4: Classification of procedural law			
Level 1	Level 2	Level 3	Level 4
	2.1.4.1 Distinguish between procedural law and substantive law	2.1.4.2 Define litigation 2.1.4.3 Define Alternative Dispute Resolution (ADR) (e.g., negotiation, mediation, arbitration) 2.1.4.4 Explain the advantages and disadvantages of arbitration, conciliation, and mediation 2.1.4.5 List and explain the steps in criminal and civil trials 2.1.4.6 Describe the appellate process in criminal and civil cases 2.1.4.7 Define the statute of limitations	2.1.4.8 Analyze the effect of technology on litigation and related business practices 2.1.4.9 Identify different types of reactive and proactive ADR techniques 2.1.4.10 Distinguish between reactive and proactive ADR techniques 2.1.4.11 Identify several types of governmental ADR techniques 2.1.4.12 Discuss the rights and responsibilities of businesses when served with subpoenas or search warrants 2.1.4.13 Analyze the due process requirements of administrative hearings

Strand 2: Business Law					
Standard 1: Basics of the Law – Analyze the relationship between ethics and the law and describe sources of the law, the structure of the court system, different classifications of procedural law, and different classifications of substantive law.					
Topic 5: Classification of substantive law					
Level 1		Level 2		Level 3	
2.1.5.1	Define civil law	2.1.5.3	Distinguish between civil and criminal law	2.1.5.6	Define different types of business crime (arson, forgery, and embezzlement)
2.1.5.2	Define criminal law	2.1.5.4	Differentiate between categories of crime (e.g. treason, felony and misdemeanor)	2.1.5.7	Explain the concept of “white collar crime” and provide examples
		2.1.5.5	Identify different areas of civil law that impact businesses (e.g. tort, contract, and property law)	2.1.5.8	Determine several defenses to criminal acts (e.g. insanity defense and self defense)
				2.1.5.9	Distinguish between and tort and a crime
				2.1.5.10	Differentiate between and give examples of negligence or intentional torts
				2.1.5.11	Explain the concepts of the reasonable person test and proximate cause
				2.1.5.12	Explain the concept of strict liability and describe the circumstances under which it is imposed
				2.1.5.13	Describe the penalties available in criminal law and the remedies available in tort law
				2.1.5.14	Differentiate between the penalties for committing felonies and misdemeanors
				2.1.5.15	Analyze the statutory and Supreme Court criteria for imposing the death penalty
				2.1.5.16	Differentiate between survival statutes and wrongful death statutes
				2.1.5.17	Discuss the consequences of violating international law
				2.1.5.18	Analyze the impact and consequences of selected tort violations and criminal violations on business

Strand 2: Business Law			
Standard 2: Contract Law, Law of Sales, and Consumer Law - Analyze the relationships between contract law, law of sales, and consumer law.			
Topic 1: Contract law			
Level 1	Level 2	Level 3	Level 4
2.2.1.1 Demonstrate an understanding of the nature of a contractual relationship	2.2.1.2 List the elements required to create a contract	2.2.1.3 Differentiate between classes of contracts (e.g. bilateral and unilateral, express and implied, and oral and written) 2.2.1.4 Explain how offer and acceptance can create contractual rights and duties 2.2.1.5 Define counteroffer 2.2.1.6 Describe the effects of a counteroffer in various contractual situations 2.2.1.7 Differentiate between the ways that assent can be undermined (e.g. fraud, nondisclosure, misrepresentation, mistake, duress, and undue influence) 2.2.1.8 Define and distinguish between different types of consideration 2.2.1.9 Explain a minor's right to avoid a contract	2.2.1.18 Identify problems created when contracts are negotiated and entered into over the Internet 2.2.1.19 Analyze the impact of international law on contracts

Strand 2: Business Law			
Standard 2: Contract Law, Law of Sales, and Consumer Law - Analyze the relationships between contract law, law of sales, and consumer law.			
Topic 1: Contract law			
Level 1	Level 2	Level 3	Level 4
		<p>2.2.1.10 Identify categories of people who lack contractual capacity</p> <p>2.2.1.11 Describe the concept of unconscionability and compare it to illegality</p> <p>2.2.1.12 List the essential information that should be included in writing under the statute of frauds</p> <p>2.2.1.13 Explain the parol evidence rule</p> <p>2.2.1.14 Describe the various rules applied to the interpretation of contracts</p> <p>2.2.1.15 Explain the various rules applied to contracts involving third parties</p> <p>2.2.1.16 List the ways a contract can be discharged</p> <p>2.2.1.17 Describe breach of contract and the remedies available when a contract is breached</p>	

Strand 2: Business Law			
Standard 2: Contract Law, Law of Sales, and Consumer Law - Analyze the relationships between contract law, law of sales, and consumer law.			
Topic 2: Law of sales			
Level 1	Level 2	Level 3	Level 4
	2.2.2.1 Differentiate between goods, services, and real property contracts	2.2.2.2 Distinguish between a sale of goods and other transactions relating to goods 2.2.2.3 Describe the Uniform Commercial Code (UCC) 2.2.2.4 Explain why the UCC has been adopted by individual states 2.2.2.5 Describe legislation relating to the law of sales 2.2.2.6 Discuss the issue of taxation and e-commerce	2.2.2.7 Explain when title and risk of loss pass in a sale of goods 2.2.2.8 Distinguish between rejection of nonconforming goods and revocation of acceptance 2.2.2.9 Identify various types of warranties and describe how each of the warranties may be excluded or modified 2.2.2.10 List and explain the remedies of the seller when the buyer breaches the sales contract 2.2.2.11 List and explain the remedies of the buyer when the seller breaches the sales contract 2.2.2.12 Determine the circumstances in which the parties may limit the damage recovery of the opposing party

Strand 2: Business Law			
Standard 2: Contract Law, Law of Sales, and Consumer Law - Analyze the relationships between contract law, law of sales, and consumer law.			
Topic 2: Law of sales			
Level 1	Level 2	Level 3	Level 4
			<p>2.2.2.13 Describe when the statute of limitations usually begins and ends in a sales transaction</p> <p>2.2.2.14 State when a contract for the sale of goods must be evidenced in writing</p> <p>2.2.2.15 List and define the performance obligations of the seller and buyer in a typical sales transaction and define the terms F.O.B., F.A.S., C.I.F., C.F., C. & F. and state the legal consequences of using them</p> <p>2.2.2.16 Discuss the impact of the laws of different countries on sales transactions</p> <p>2.2.2.17 Analyze the impact of international law on sales transactions</p> <p>2.2.2.18 Explain the effects of a sale-on-consignment, and a sale-on-approval</p>

Strand 2: Business Law			
Standard 2: Contract Law, Law of Sales, and Consumer Law - Analyze the relationships between contract law, law of sales, and consumer law.			
Topic 3: Consumer law			
Level 1	Level 2	Level 3	Level 4
		<p>2.2.3.1 Describe legislation that regulates consumer credit and electronic credit transactions (e.g. Fair Credit Reporting Act)</p> <p>2.2.3.2 Discuss consumer protection legislation</p>	<p>2.2.3.3 Discuss the impact of the laws of different countries on consumer protection</p> <p>2.2.3.4 Analyze the impact of international law on consumer protection</p> <p>2.2.3.5 Compare and contrast consumer protection in e-commerce as provided by the United States and as provided by the European Union</p>

Strand 2: Business Law			
Standard 3: Agency and Employment - Analyze the role and importance of agency law and employment law as they relate to the conduct of business in the national and international marketplaces.			
Topic 1: Agency law			
Level 1	Level 2	Level 3	Level 4
	2.3.1.1 Demonstrate an understanding of the nature of an agency relationship and list the ways agency relationships may be created	2.3.1.2 Distinguish between an agent and individuals such as independent contractors, real estate brokers, bailees, and trustees 2.3.1.3 Distinguish between a general power of attorney, a durable power of attorney, and a limited power of attorney 2.3.1.4 Explain the different types of agents and principals 2.3.1.5 Define ratification and its elements 2.3.1.6 Explain the concept of vicarious liability	2.3.1.7 Differentiate between the types of agency authority (e.g., incidental, customary and apparent) 2.3.1.8 Explain the duties the agent owes the principal and explain the duties the principal owes the agent 2.3.1.9 Describe when and how an agent can become liable to a third party in a contract 2.3.1.10 List and explain the methods by which an agency can be terminated by acts of the parties and by operation of law 2.3.1.11 Explain the principal's liability to third parties when contracting through an agent 2.3.1.12 Discuss the impact of the laws of different countries on agency 2.3.1.13 Analyze the impact of international law on agency

Strand 2: Business Law			
Standard 3: Agency and Employment - Analyze the role and importance of agency law and employment law as they relate to the conduct of business in the national and international marketplaces.			
Topic 2: Employment law			
Level 1	Level 2	Level 3	Level 4
2.3.2.1 Demonstrate an understanding of the nature of the employer-employee relationship	2.3.2.2 Explain the doctrine of employment-at-will 2.3.2.3 Describe the wrongful discharge exceptions to employment-at-will, including implied contract, promissory estoppel, and public policy tort 2.3.2.4 Explain the employment doctrine of implied covenant	2.3.2.5 Explain the relationship of Title VII of the Civil Rights Act to employment 2.3.2.6 Explain the difference between disparate treatment and disparate impact in discrimination cases 2.3.2.7 Explain the 1972, 1978, and 1991 amendments to the Civil Rights Act of 1964 2.3.2.8 Determine what questions can and cannot be asked during an employment interview 2.3.2.9 Demonstrate an understanding of the basis on which employees or applicants may be asked to take tests (e.g. aptitude, psychological, polygraph, and drug tests)	2.3.2.15 Discuss the impact of the laws of different countries 2.3.2.16 Analyze the impact of international law on employment 2.3.2.17 Discuss the impact of immigration regulation to the operation of businesses

Strand 2: Business Law			
Standard 3: Agency and Employment - Analyze the role and importance of agency law and employment law as they relate to the conduct of business in the national and international marketplaces.			
Topic 2: Employment law			
Level 1	Level 2	Level 3	Level 4
		<p>2.3.2.10 Identify legislation that regulates employee rights (e.g. Americans with Disabilities Act, Age Discrimination in Employment Act, Family and Medical Leave Act, and Older Workers Benefit Protection Act)</p> <p>2.3.2.11 Identify legislation that regulates employment conditions (e.g., Fair Labor Standards Act, Immigration Reform and Control Act, and Occupational Safety and Health Act)</p> <p>2.3.2.12 Identify legislation that guarantees worker benefits (e.g. unemployment insurance, pension protection, workers' compensation, and Social Security legislation)</p> <p>2.3.2.13 Describe the collective-bargaining process</p> <p>2.3.2.14 Identify legislation that regulates union activities (e.g. National Labor Relations Act, Taft-Hartley Act, and Landrum-Griffin Act)</p>	

Strand 2: Business Law				
Standard 4: Business Organizations - Describe the major types of business organizations, including sole proprietorships, partnerships, corporations, and limited liability companies, operating within the socioeconomic arena of the national and international marketplace.				
Topic 1: Sole proprietorships and partnerships				
Level 1	Level 2	Level 3	Level 4	
2.4.1.1 List the most common forms of business associations	2.4.1.2 Define sole proprietorship and partnership 2.4.1.3 Describe the powers and duties of sole proprietors and partners	2.4.1.4 Explain the legal procedures for forming and running a sole proprietorship 2.4.1.5 Describe legislation that affects partnerships (e.g. Uniform Partnership Act and Revised Uniform Partnership Act) 2.4.1.6 Explain the property rights involved in partnerships (e.g. tenancy in partnership and sharing of profits) 2.4.1.7 Discuss other partnership rights (e.g. right to manage, right to reimbursement, right to inspect the books, and right to an account)	2.4.1.17 Discuss the impact of the laws of different countries on partnerships 2.4.1.18 Analyze the impact of international law on partnerships 2.4.1.19 Explain the relevance of federal and state securities regulations to general and limited partnerships	

Strand 2: Business Law			
Standard 4: Business Organizations - Describe the major types of business organizations, including sole proprietorships, partnerships, corporations, and limited liability companies, operating within the socioeconomic arena of the national and international marketplace.			
Topic 1: Sole proprietorships and partnerships			
Level 1	Level 2	Level 3	Level 4
		<p>2.4.1.8 Identify how a partnership may be dissolved by the acts of the partners, operation of the law, and order of the court</p> <p>2.4.1.9 Determine, after a dissolution, whether a partnership would continue or terminate through a winding up</p> <p>2.4.1.10 Explain the winding up of partnership affairs and distribution of partnership assets after dissolution</p> <p>2.4.1.11 Distinguish between a limited partnership and a general partnership</p> <p>2.4.1.12 Describe between a limited partnership and a general partnership</p>	

Strand 2: Business Law			
Standard 4: Business Organizations - Describe the major types of business organizations, including sole proprietorships, partnerships, corporations, and limited liability companies, operating within the socioeconomic arena of the national and international marketplace.			
Topic 1: Sole proprietorships and partnerships			
Level 1	Level 2	Level 3	Level 4
		<p>2.4.1.13 Describe how the revised Uniform Limited Partnership Act affects limited partnerships</p> <p>2.4.1.14 Explain the rights and duties of limited partners and general partners in a limited partnership</p> <p>2.4.1.15 Explain the distribution of assets after the dissolution of a limited partnership</p> <p>2.4.1.16 Differentiate between other partnership-type business organizations (e.g. joint ventures, limited partnership associations, and registered partnerships having limited liabilities)</p>	

Strand 2: Business Law			
Standard 4: Business Organizations - Describe the major types of business organizations, including sole proprietorships, partnerships, corporations, and limited liability companies, operating within the socioeconomic arena of the national and international marketplace.			
Topic 2: Corporations			
Level 1	Level 2	Level 3	Level 4
	2.4.2.1 Define corporations and explain why a corporation is a legal entity	2.4.2.2 Differentiate between types of corporations (e.g. profit, nonprofit, domestic, foreign, and alien corporations) 2.4.2.3 Explain the steps involved in forming a corporation 2.4.2.4 Explain the circumstances under which the courts may disregard the corporate entity and “pierce the corporate veil” 2.4.2.5 Describe the functions of the board of directors and officers of a corporation with regard to control of corporate affairs 2.4.2.6 Differentiate between common and preferred stock	2.4.2.13 Discuss the role and responsibility of directors and officers regarding the sale of shares of stock and other securities 2.4.2.14 Discuss the role of the Securities and Exchange Commission (S.E.C.) and identify potential consequences of violating S.E.C. regulations 2.4.2.15 Describe the characteristics of a franchise and analyze where it fits in the economic and legal framework 2.4.2.16 Discuss the impact of the laws of different countries on corporations

Strand 2: Business Law			
Standard 4: Business Organizations - Describe the major types of business organizations, including sole proprietorships, partnerships, corporations, and limited liability companies, operating within the socioeconomic arena of the national and international marketplace.			
Topic 2: Corporations			
Level 1	Level 2	Level 3	Level 4
		<p>2.4.2.7 Identify shareholder rights and preemptive rights</p> <p>2.4.2.8 Explain the nature of the shareholders' liability</p> <p>2.4.2.9 Describe when promoters, directors, and officers are liable to the corporation, shareholders, and the third persons</p> <p>2.4.2.10 Differentiate between types of corporate expansion</p> <p>2.4.2.11 Identify federal, state, territory, and province statutes that regulate corporations</p> <p>2.4.2.12 Describe the ways corporate existence may be terminated</p>	<p>2.4.2.17 Analyze the impact of international law on corporations</p>

Strand 2: Business Law			
Standard 4: Business Organizations - Describe the major types of business organizations, including sole proprietorships, partnerships, corporations, and limited liability companies, operating within the socioeconomic arena of the national and international marketplace.			
Topic 3: Limited liability companies			
Level 1	Level 2	Level 3	Level 4
	2.4.3.1 Recognize a limited liability company	2.4.3.2 Define a limited liability company 2.4.3.3 Explain the steps in forming a limited liability company 2.4.3.4 Explain the advantages and disadvantages of doing business as a limited liability company 2.4.3.5 Explain the nature of management responsibilities in a limited liability company 2.4.3.6 Describe the effects of the tax code on limited liability companies	2.4.3.7 Discuss the impact of the laws of different countries on limited liability companies 2.4.3.8 Analyze the impact of international law on limited liability companies

Strand 2: Business Law				
Standard 5: Property Law - Explain the legal rules that apply to personal property, real property, and intellectual property.				
Topic 1: Personal property				
Level 1	Level 2		Level 3	Level 4
	2.5.1.1	Define real property, personal property and fixtures	2.5.1.3	2.5.1.7
	2.5.1.2	Give examples of tangible and intangible personal property	2.5.1.4	2.5.1.8
			2.5.1.5	2.5.1.9
			2.5.1.6	2.5.1.10

Strand 2: Business Law					
Standard 5: Property Law - Explain the legal rules that apply to personal property, real property, and intellectual property.					
Topic 2: Real property					
Level 1	Level 2	Level 3		Level 4	
		2.5.2.1	Distinguish among liens, licenses, and easements and explain the differences	2.5.2.6	Describe the function of warranty and quitclaim deeds
		2.5.2.2	List and explain how easements are created (i.e. easements by prescription, easement appurtenant, easement in gross, and easement by necessity)	2.5.2.7	Determine methods of transferring real property other than by sale
		2.5.2.3	List and describe the forms of co-ownership of real property	2.5.2.8	Distinguish between a lease and a deed
		2.5.2.4	Illustrate the method of transferring title (deeding) to real property	2.5.2.9	Explain the rights and obligations of landlords and tenants on termination of a lease including lawful and unlawful eviction procedures
		2.5.2.5	Describe the kinds of rental relationships that landlords and tenants may create	2.5.2.10	Compare condominium, cooperative, and timeshare ownership of real property
				2.5.2.11	Describe the various kinds of mortgages
				2.5.2.12	Explain the impact of zoning regulations on the use of property for business purposes
				2.5.2.13	Analyze the relationship between the government power of eminent domain and property ownership rights

Strand 2: Business Law				
Standard 5: Property Law - Explain the legal rules that apply to personal property, real property, and intellectual property.				
Topic 3: Intellectual property				
Level 1	Level 2	Level 3	Level 4	
	2.5.3.1 Define the concept of intellectual property	2.5.3.2 List and define the different types of intellectual property (e.g., trademark, trade name, trade dress, copyright, patent, trade secret) 2.5.3.3 Describe how each type of intellectual property is created and legally protected 2.5.3.4 Describe how intellectual property rights terminate or can be lost 2.5.3.5 List the sources of law that provide protection for intellectual property 2.5.3.6 Distinguish among a utility patent, a design patent, and a plant patent 2.5.3.7 Explain copyright law (including the procedure for obtaining a copyright), copyright infringement, and the fair use doctrine 2.5.3.8 Discuss the principle features of intellectual property statutes	2.5.3.9 Identify and analyze treaties and international laws that regulate intellectual property in a global environment 2.5.3.10 Describe the civil and criminal consequences for infringing on the intellectual property rights of another	

Strand 2: Business Law					
Standard 6: Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy - Analyze the functions of negotiable instruments, insurance, secured transactions, and bankruptcy.					
Topic 1: Negotiable instruments					
Level 1	Level 2	Level 3		Level 4	
		2.6.1.1	Explain the importance and function of negotiable instruments	2.6.1.9	Explain the difference between negotiation of order paper and negotiation of bearer paper
		2.6.1.2	Demonstrate an understanding of the concept of negotiability and distinguish it from assignability	2.6.1.10	Explain the importance of warranty liability and its relationship to endorsement liability
		2.6.1.3	Identify and explain the essential elements of a negotiable instrument	2.6.1.11	Describe the Shelter Provision and its exceptions
		2.6.1.4	Describe the different types of negotiable instruments and different types of endorsements	2.6.1.12	List the requirements for becoming a holder in due course
		2.6.1.5	Explain the contractual relationship between a bank and its customers	2.6.1.13	Distinguish between an ordinary holder and a holder in due course and explain the rights of a holder in due course
		2.6.1.6	Describe stop-payment orders	2.6.1.14	List and explain the universal defenses available against all holders
		2.6.1.7	Describe the legal effect of forgeries and material alterations	2.6.1.15	Describe how the rights of a holder in due course have been limited by Federal Trade Commission
		2.6.1.8	Discuss the major features of electronic banking		

Strand 2: Business Law			
Standard 6: Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy - Analyze the functions of negotiable instruments, insurance, secured transactions, and bankruptcy.			
Topic 1: Negotiable instruments			
Level 1	Level 2	Level 3	Level 4
			<p>2.6.1.16 Distinguish between primary parties and secondary parties</p> <p>2.6.1.17 Describe presentment for payment and presentment for acceptance</p> <p>2.6.1.18 List and explain the importance of giving notice of dishonor and when such notice is excused</p> <p>2.6.1.19 List and explain the various methods of discharge and distinguish the discharge of individual parties from the discharge of all parties</p> <p>2.6.1.20 Discuss the impact of the laws of different countries on negotiable instruments</p> <p>2.6.1.21 Analyze the impact of international law on negotiable instruments</p>

Strand 2: Business Law			
Standard 6: Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy - Analyze the functions of negotiable instruments, insurance, secured transactions, and bankruptcy.			
Topic 2: Insurance			
Level 1	Level 2	Level 3	Level 4
	2.6.2.1 Identify different types of insurance	2.6.2.2 Define insurance and insurable interest 2.6.2.3 Compare and contrast the different types of life, property and health insurance	2.6.2.4 Analyze the impact of international laws on insurance 2.6.2.5 Analyze the impact of major disasters and mass torts on insurance

Strand 2: Business Law			
Standard 6: Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy - Analyze the functions of negotiable instruments, insurance, secured transactions, and bankruptcy.			
Topic 3: Secured transactions			
Level 1	Level 2	Level 3	Level 4
		<p>2.6.3.1 Describe a secured transaction and explain the requirements for creating a valid security interest</p> <p>2.6.3.2 Define the major types of collateral</p>	<p>2.6.3.3 Compare methods used to create a security interest</p> <p>2.6.3.4 State the requirements of a security agreement</p> <p>2.6.3.5 Define after-acquired property and future advances</p> <p>2.6.3.6 Compare secured credit sales of consumer goods and secured credit sales of inventory</p> <p>2.6.3.7 Explain the rights of the parties upon the debtor's default</p> <p>2.6.3.8 Compare a contract of suretyship with a contract of guaranty</p>

Strand 2: Business Law			
Standard 6: Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy - Analyze the functions of negotiable instruments, insurance, secured transactions, and bankruptcy.			
Topic 3: Secured transactions			
Level 1	Level 2	Level 3	Level 4
			<p>2.6.3.9 Define the parties to a contract of suretyship and a contract of guaranty</p> <p>2.6.3.10 Explain the types of defenses that are available to a surety</p> <p>2.6.3.11 Explain the nature of a letter of credit and the liabilities of the various parties to a letter of credit</p> <p>2.6.3.12 Discuss the impact of the laws of different countries on secured transactions</p> <p>2.6.3.13 Analyze the impact of international law on secured transactions</p>

Strand 2: Business Law			
Standard 6: Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy - Analyze the functions of negotiable instruments, insurance, secured transactions, and bankruptcy.			
Topic 4: Bankruptcy			
Level 1	Level 2	Level 3	Level 4
		2.6.4.1 Describe and discuss the various types of bankruptcy and characteristics of each 2.6.4.2 Compare the differences between voluntary bankruptcy and involuntary bankruptcy cases 2.6.4.3 Identify debts that are not extinguished by bankruptcy	2.6.4.4 Explain the procedure of administering debtor's estate 2.6.4.5 Discuss the distribution of the estate on liquidation 2.6.4.6 Identify and discuss alternatives to bankruptcy 2.6.4.7 Analyze the impact of international law on bankruptcy
Standard 7: Computer Law - Explain how advances in computer technology impact such areas as intellectual property, contract law, criminal law, tort law, and international law.			
Topic 1: Basics of computer law			
Level 1	Level 2	Level 3	Level 4
		2.7.1.1 Define the key terms involved in computer law 2.7.1.2 Identify the areas of law affected by computers	

Strand 2: Business Law			
Standard 7: Computer Law - Explain how advances in computer technology impact such areas as intellectual property, contract law, criminal law, tort law, and international law.			
Topic 2: Intellectual property			
Level 1	Level 2	Level 3	Level 4
		2.7.2.1 Identify and discuss a licensing agreement	2.7.2.2 Determine whether a particular computer program would be protected by labeling it as a trade secret 2.7.2.3 Determine when a computer program can be protected by a patent and explain the steps in applying for the patent 2.7.2.4 Determines when a computer program can be protected by a copyright and explain the steps in applying for the copyright 2.7.2.5 Identify the circumstances that constitute the violation of a computer program copyright 2.7.2.6 Explain the Anticybersquatting Consumer Protection Act as it deals with trademark remedies

Strand 2: Business Law			
Standard 7: Computer Law - Explain how advances in computer technology impact such areas as intellectual property, contract law, criminal law, tort law, and international law.			
Topic 3: Contract law			
Level 1	Level 2	Level 3	Level 4
		2.7.3.1 Identify the circumstances that constitute violation of software and Internet copyright	2.7.3.2 Distinguish between a trademark and a domain name 2.7.3.3 Outline the various claims and defense that are available in civil suits involving computer contracts 2.7.3.4 Report on the impact of various statutes and treaties regulating copyright protection

Strand 2: Business Law			
Standard 7: Computer Law - Explain how advances in computer technology impact such areas as intellectual property, contract law, criminal law, tort law, and international law.			
Topic 4: Criminal law and tort law			
Level 1	Level 2	Level 3	Level 4
		2.7.4.1 Define the following computer-related crimes: cyberstalking, phishing, and identity theft	2.7.4.2 Define the following computer-related crimes: cyberspoofing, cyberextortion, cyberpiracy, cyberterrorism, cybervandalism, and cybergerm warfare 2.7.4.3 Define cyber invasion of privacy 2.7.4.4 Differentiate between private-privacy and public-privacy in relation to computer records 2.7.4.5 Define data mining 2.7.4.6 Report on various statutes that deal with the effects of computer and privacy matters

Strand 2: Business Law			
Standard 7: Computer Law - Explain how advances in computer technology impact such areas as intellectual property, contract law, criminal law, tort law, and international law.			
Topic 5: E-commerce			
Level 1	Level 2	Level 3	Level 4
			<p>2.7.5.1 Explain the impact of existing law on e-commerce</p> <p>2.7.5.2 Discuss problems of jurisdiction in relation to e-commerce</p> <p>2.7.5.3 Discuss the nature of authentication problems, digital signatures, and domain name disputes</p>
Topic 6: International law			
Level 1	Level 2	Level 3	Level 4
			<p>2.7.6.1 Discuss the impact of the laws of different countries on computer law</p> <p>2.7.6.2 Analyze the impact of international law on computer law</p>

Strand 2: Business Law				
Standard 8: Environmental Law and Energy Regulation - Explain the legal rules that apply to the environment and energy regulation.				
Topic 1: Environmental law				
Level 1	Level 2	Level 3	Level 4	
2.8.1.1 Define environmental law	2.8.1.2 Discuss the historical development of environmental law	2.8.1.3 Describe the various federal statutes that impact the environment 2.8.1.4 Describe the various state statutes that impact the environment 2.8.1.5 Describe the various international initiatives that influence environmental regulations	2.8.1.6 Discuss the impact of the laws of different countries on environmental regulation 2.8.1.7 Analyze the impact of international law on environmental regulation	
Topic 2: Energy regulation				
Level 1	Level 2	Level 3	Level 4	
2.8.2.1 Explain the need for energy regulation and conservation	2.8.2.2 Discuss the historical development of energy regulation	2.8.2.3 Describe the various federal agencies that impact energy regulation and conservation 2.8.2.4 Describe the various state statutes that impact energy regulation and conservation	2.8.2.5 Discuss the impact of the laws of different countries on energy regulation and conservation 2.8.2.6 Analyze the impact of international law on energy regulation and conservation	

Strand 2: Business Law			
Standard 9: Family Law - Explain the legal rules that apply to marriage, divorce, and child custody.			
Topic 1: Marriage and its legal consequences			
Level 1	Level 2	Level 3	Level 4
2.9.1.1 Define marriage and explain the rights and obligations that are involved in marriage	2.9.1.2 Contrast the age requirements for marriage under the laws of different states and other countries	2.9.1.3 Identify the issues and concerns that might be included in a prenuptial agreement 2.9.1.4 Distinguish between common law and ceremonial marriages 2.9.1.5 Identify the types of marriages that are prohibited by law	2.9.1.6 Discuss the impact of the laws of different countries on marriage and the rights and obligations involved in marriage 2.9.1.7 Explain the impact of the laws of different countries on prenuptial agreements
Topic 2: Divorce and child custody			
Level 1	Level 2	Level 3	Level 4
	2.9.2.1 Contrast legal separation, annulment, divorce, and dissolution proceedings 2.9.2.2 Explain some of the typical grounds for legal separation, annulment, divorce, and dissolution proceedings	2.9.2.3 Describe the law as it relates to the distribution of property in a divorce 2.9.2.4 Explain the law of domestic relations as it relates to child custody 2.9.2.5 Outline the law of domestic relations as it relates to child support	2.9.2.6 Discuss the impact of the laws of different countries on divorce, property distribution, child custody, and child support

Strand 2: Business Law			
Standard 10: Wills and Trusts - Determine the appropriateness of wills and trusts in estate planning.			
Topic 1: Wills			
Level 1	Level 2	Level 3	Level 4
		<p>2.10.1.1 Define testamentary capacity and testamentary intent</p> <p>2.10.1.2 Identify the requirements necessary for a valid will</p> <p>2.10.1.3 Distinguish between signing, attesting, and publishing a will</p> <p>2.10.1.4 Explain how a will may be modified or revoked</p> <p>2.10.1.5 Distinguish between the protection given to spouses and to children under the law of wills</p> <p>2.10.1.6 Explain what happens to a decedent's estate when a person dies without will</p> <p>2.10.1.7 Define a living will</p>	<p>2.10.1.8 Identify the responsibilities of a personal representative or executor or administrator in the settlement of an estate</p> <p>2.10.1.9 Describe the probating and contesting of a will</p> <p>2.10.1.10 Discuss the impact of the laws of different countries on wills</p> <p>2.10.1.11 Analyze the impact of international law on wills</p>

Strand 2: Business Law			
Standard 10: Wills and Trusts - Determine the appropriateness of wills and trusts in estate planning.			
Topic 2: Trusts			
Level 1	Level 2	Level 3	Level 4
		2.10.2.1 Identify the key characteristics of trusts 2.10.2.2 Explain the advantages and disadvantages of establishing a trust 2.10.2.3 Differentiate between the various types of trusts	2.10.2.4 Identify the powers and duties of trustees 2.10.2.5 Identify the rights and duties of beneficiaries 2.10.2.6 Discuss the impact of the laws of different countries on trusts 2.10.2.7 Analyze the impact of international law on trusts

Strand 3: Career Development							
Standard 1: Self-Awareness - Assess personal skills, abilities, and aptitudes and personal strengths and weaknesses as they relate to career exploration and development.							
Topic 1: Personal skills, abilities, and aptitudes							
Level 1		Level 2		Level 3		Level 4	
3.1.1.1	List positive characteristics about yourself	3.1.1.3	Identify individual talents and interests	3.1.1.6	Assess and analyze personal talents, values, and interests as they may relate to a future career based on the completion of career interest and personality indicator assessments	3.1.1.12	Demonstrate a realistic understanding of self
3.1.1.2	Identify personal likes and dislikes	3.1.1.4	Identify personal, physical, and mental characteristics			3.1.1.13	Reassess and analyze individual talents, values, personal characteristics, and interests as they relate to changing career decisions based on the completion of interest and personality indicator instruments and career interest and skills assessments
		3.1.1.5	Correlate personal, physical, and mental characteristics with various career clusters	3.1.1.7	Evaluate and assess peer feedback		
				3.1.1.8	Compare personal skills and aptitudes with various career options		
				3.1.1.9	Identify personal characteristics with the requirements of specific jobs within career clusters	3.1.1.14	Reassess transferable competencies and job-specific skills related to career and job options
				3.1.1.10	Specify attitudes needed for career success		
				3.1.1.11	Identify transferable competencies and job-specific skills related to career and job options		

Strand 3: Career Development			
Standard 1: Self-Awareness - Assess personal skills, abilities, and aptitudes and personal strengths and weaknesses as they relate to career exploration and development.			
Topic 2: Personal strengths and weaknesses			
Level 1	Level 2	Level 3	Level 4
3.1.2.1 Identify personal strengths and weaknesses	3.1.2.2 Assess and analyze strengths and weaknesses relative to a variety of career options 3.1.2.3 Formulate and implement a plan to address weaknesses	3.1.2.4 Enhance identified strengths related to selected career options 3.1.2.5 Monitor progress and restructure the plan as needed to manage identified weaknesses	3.1.2.6 Reassess personal strengths and weaknesses in relationship to career development 3.1.2.7 Match personal strengths to appropriate jobs and careers to maximize career potential

Strand 3: Career Development					
Standard 2: Career Research - Utilize career resources to develop a career information database that includes international career opportunities.					
Topic 1: Career resources and related information					
Level 1		Level 2		Level 3	
3.2.1.1	Identify and describe careers of family members and/or friends	3.2.1.4	Identify community businesspeople and describe career opportunities in their professional fields	3.2.1.9	Evaluate several occupational interests, based on various criteria
3.2.1.2	Describe and give examples of career clusters	3.2.1.5	Use a variety of research tools in the career exploration process	3.2.1.10	Use available resources to project career opportunities and trends
3.2.1.3	List and describe the contributions of various types of occupations in the community	3.2.1.6	Use a questionnaire to guide a career exploration interview to determine educational requirements, starting salaries, and career ladder opportunities		3.2.1.11 Analyze a specific career cluster, using a variety of research tools
		3.2.1.7	Explain the advantages of early career exploration and planning		3.2.1.12 Analyze important relocation issues to be considered in making career or job choices
		3.2.1.8	Explain the concept of transferable skills within and between career clusters		3.2.1.13 Identify resources for retraining and career transition

Strand 3: Career Development				
Standard 2: Career Research - Utilize career resources to develop a career information database that includes international career opportunities.				
Topic 2: International career opportunities				
Level 1	Level 2		Level 3	Level 4
3.2.2.1 Recognize products associated with other countries and occupations related to them	3.2.2.2 Describe the impact of the global economy on jobs and careers		3.2.2.4 Relate career interests to opportunities in the global economy	3.2.2.7 Assess personal skills as they relate to obtaining employment in another country
	3.2.2.3 Describe requirements other countries may impose on foreign workers		3.2.2.5 Describe the culture of a particular country and discuss the available career choices in that culture	3.2.2.8 Explore entrepreneurship opportunities in the international marketplace
			3.2.2.6 Explore employment opportunities in international trade	3.2.2.9 Identify international employment opportunities

Strand 3: Career Development							
Standard 3: Workplace Expectations - Relate the importance of workplace expectations to career development.							
Topic 1: Work ethic							
Level 1		Level 2		Level 3		Level 4	
3.3.1.1	Demonstrate personal qualities related to employability (e.g. promptness, ability to get along with others, dependability, willingness to ask questions, respect for diversity, and communication skills)	3.3.1.6	Demonstrate punctuality, dependability, and ability to work with others	3.3.1.9	Illustrate how personal qualities transfer from school to the workplace	3.3.1.13	Discuss and illustrate the positive and negative effects of a well-developed work ethic on worker and workplace productivity
		3.3.1.7	Describe how honesty and integrity affect relationships with others	3.3.1.10	State ways in which the honesty and integrity of coworkers affect work performance		
3.3.1.2	Demonstrate responsible behavior related to employability (e.g. respect for personal property, completion of assignments, and communication skills)	3.3.1.8	Discuss the importance of a job well done to an individual and to a business	3.3.1.11	Describe appropriate time management techniques and their application in the workplace	3.3.1.14	Describe techniques for demonstrating personal accountability and work productivity
				3.3.1.12	Describe how product quality affects job stability	3.3.1.15	Describe techniques for developing and maintaining positive and flexible behaviors and attitudes
3.3.1.3	Discuss the personal satisfaction derived from doing a good job						
3.3.1.4	Describe how family members depend on one another, work together, and share responsibilities						
3.3.1.5	Model a positive attitude toward work						

Strand 3: Career Development				
Standard 3: Workplace Expectations - Relate the importance of workplace expectations to career development.				
Topic 2: Workplace relationships				
Level 1		Level 2		Level 3
3.3.2.1	Demonstrate the importance of cooperation among people to accomplish a task	3.3.2.6	Explain the importance of dress code, attendance, and other workplace expectations	3.3.2.12 Describe how the workplace environment influences behavior
3.3.2.2	Describe work-related activities in the home, school, and community	3.3.2.7	Explain the importance of respect for the feelings and beliefs of others	3.3.2.13 Demonstrate appropriate interpersonal skills for working with and for others
3.3.2.3	Describe the importance of a positive attitude in the home, school, and community	3.3.2.8	Demonstrate appropriate social skills for the workplace	3.3.2.14 Demonstrate appropriate employer and employee interactions in workplace situations
3.3.2.4	Illustrate positive attitudes in the home, school, and community	3.3.2.9	Demonstrate good listening skills	3.3.2.15 Demonstrate appropriate employee and customer interactions in workplace situations
3.3.2.5	Model the characteristics of patience, honesty, and dependability	3.3.2.10	Demonstrate how to project a positive attitude	3.3.2.16 Identify techniques for maintaining healthy self-esteem and for maintaining and projecting a positive attitude
		3.3.2.11	Provide examples of how behavior can influence the feelings and actions of others	3.3.2.17 Explain the importance of maintaining professionalism and confidentiality in work relationships
				3.3.2.18 Demonstrate the ability to use assertive behavior in work relationships
				3.3.2.19 Identify techniques for encouraging others to enhance their performance
				3.3.2.20 Demonstrate the ability to function as a proactive, productive team member in the workplace

Strand 3: Career Development							
Standard 3: Workplace Expectations - Relate the importance of workplace expectations to career development.							
Topic 3: Workplace diversity							
Level 1		Level 2		Level 3		Level 4	
3.3.3.1	Discuss the importance of being able to work productively with people who are different from oneself	3.3.3.4	Explain how behavior influences the actions of others in the home, school, and community	3.3.3.10	Describe ways in which work can help resolve social and economic problems	3.3.3.16	Discuss equity issues and their impact on the workplace
3.3.3.2	Explain the effects of personal beliefs and attitudes on decision making	3.3.3.5	Describe different cultural behaviors and expectations	3.3.3.11	Discuss social and economic factors that have resulted in changing career patterns for a diverse workforce	3.3.3.17	Discuss and demonstrate the skills necessary to function as a member of a diverse workforce
3.3.3.3	Identify the changing roles of men and women in the workplace and the family	3.3.3.6	Discuss advantages and disadvantages of entering nontraditional occupations	3.3.3.12	Demonstrate how behavior influences the actions of coworkers		
		3.3.3.7	Identify stereotypes, biases, and discriminatory behaviors that may impact opportunities for women and men in certain occupations	3.3.3.13	Describe techniques for eliminating gender bias and stereotyping		
		3.3.3.8	Describe how physical, intellectual, and cultural diversity can strengthen workplace effectiveness	3.3.3.14	Formulate strategies for working effectively with coworkers of varying age groups, cultures, sexual orientation, and mental and physical abilities		
		3.3.3.9	Identify situations in which environmental barriers may affect persons with physical challenges	3.3.3.15	Describe how tasks and the workplace environment can be structured to accommodate the diverse needs of workers		

Strand 3: Career Development			
Standard 3: Workplace Expectations - Relate the importance of workplace expectations to career development.			
Topic 4: Workplace Communication Skills (Refer to the employment communication and organizational communication sections of Strand 4-Communication Standards for a comprehensive listing of workplace communication competencies.)			
Level 1	Level 2	Level 3	Level 4
3.3.4.1 Demonstrate effective interpersonal skills in the home, school, and community	3.3.4.2 Express thoughts and ideas briefly and correctly using various forms of communication 3.3.4.3 Explain the importance of confidentiality, tolerance, and flexibility in interpersonal and group situations	3.3.4.4 Demonstrate effective interpersonal skills in a work relationship 3.3.4.5 Develop effective oral communication skills that include listening, active listening, and nonverbal skills 3.3.4.6 Demonstrate techniques for responding to and working with individuals under stress 3.3.4.7 Develop skills to give and receive constructive criticism 3.3.4.8 Demonstrate appropriate phone and e-mail etiquette 3.3.4.9 Demonstrate correct grammar, spelling, and technical writing skills	3.3.4.10 Explain the importance of providing good customer service in the workplace 3.3.4.11 Describe methods of providing good customer service in the workplace 3.3.4.12 Demonstrate one's own behavioral style to increase interpersonal communication, effectiveness, and flexibility 3.3.4.13 Create and interpret technical writing samples

Strand 3: Career Development			
Standard 3: Workplace Expectations - Relate the importance of workplace expectations to career development.			
Topic 5: Continual skills improvement			
Level 1	Level 2	Level 3	Level 4
<p>3.3.5.1 Discuss the importance of improving skills and learning new ones</p> <p>3.3.5.2 Discuss techniques for analyzing ways to improve performance</p>	<p>3.3.5.3 Explain the need for continual skills improvement to ensure lifelong career success</p> <p>3.3.5.4 Identify ways to improve skills</p>	<p>3.3.5.5 Identify ways to use feedback to improve skills</p> <p>3.3.5.6 Identify resources for developing and strengthening workplace skills</p>	<p>3.3.5.7 Identify resources for developing and strengthening high-demand workplace skills for a chosen job/career</p> <p>3.3.5.8 Determine the appropriate mode of communication for various workplace communications</p> <p>3.3.5.9 Explain how feedback can be incorporated to make changes and improve performance</p>
Topic 6: Virtual work environment			
Level 1	Level 2	Level 3	Level 4
	<p>3.3.5.10 Describe the virtual work environment</p> <p>3.3.5.11 Identify types of jobs performed in a virtual work environment</p>	<p>3.3.5.12 Compare how performing a job in a virtual work environment differs from performing the same job in a traditional work setting</p>	<p>3.3.5.13 Compare the performance of work tasks as a member of a virtual team with performance of work tasks in a traditional work environment</p> <p>3.3.5.14 Determine the appropriate mode of communication for various workplace communications</p>

Strand 3: Career Development							
Standard 3: Workplace Expectations - Relate the importance of workplace expectations to career development.							
Topic 7: Career and job self-management							
Level 1		Level 2		Level 3		Level 4	
3.3.7.1	Explain the importance of planning and organizing skills to the family, school, and community	3.3.7.4	Identify the steps for planning school projects	3.3.7.6	Demonstrate project planning and management skills	3.3.7.9	Demonstrate important career self-management skills
3.3.7.2	Demonstrate the steps involved in handling conflict	3.3.7.5	Demonstrate the steps involved in resolving a conflict or stressful situation	3.3.7.7	Explain the advantages and disadvantages of temporary work in the pursuit of career goals	3.3.7.10	Identify methods for maximizing personal productivity
3.3.7.3	Demonstrate the steps involved in dealing with stress			3.3.7.8	Describe activities that may be used to bring about a balance between personal and career interests	3.3.7.11	Identify methods for demonstrating dependability and accountability in work performance

Strand 3: Career Development			
Standard 4: Career Strategy - Apply knowledge gained from individual assessment to a comprehensive set of goals and an individual career plan.			
Topic 1: Self-assessment and career research			
Level 1	Level 2	Level 3	Level 4
3.4.1.1 Identify likes and dislikes of home and school responsibilities	3.4.1.4 Explain the importance of career, family, and leisure activities to social and economic well-being	3.4.1.8 Identify considerations for making responsible educational and occupational choices	3.4.1.13 Apply personal career goals, skills, interests, and values that correspond with appropriate career and job choices
3.4.1.2 Identify likes and dislikes of hobbies or activities	3.4.1.5 Demonstrate how the skills and knowledge acquired in school relate to various occupations	3.4.1.9 Locate and identify sources of financial assistance	3.4.1.14 Identify personal abilities, interests, values, and related education/training and experience that match the employer requirements of the identified job target
3.4.1.3 Relate information derived from self-assessment to career areas involving data, people, and/or things	3.4.1.6 Describe the relationship of assessed interests, aptitudes, and abilities to academic and occupational skills	3.4.1.10 List the steps necessary to apply for financial assistance	3.4.1.15 Develop an action plan to transition from postsecondary education to work
	3.4.1.7 Apply career goals, skills, and interests to the selection of high school courses	3.4.1.11 Identify how part-time jobs can contribute to career development	
		3.4.1.12 Explain how decisions regarding education and work impact other major life decisions	

Strand 3: Career Development			
Standard 4: Career Strategy - Apply knowledge gained from individual assessment to a comprehensive set of goals and an individual career plan.			
Topic 2: Short- and long-term career goals			
Level 1	Level 2	Level 3	Level 4
3.4.2.1 Apply steps in the decision-making process	3.4.2.3 Identify obstacles to achieving career goals	3.4.2.9 Compare advantages and disadvantages of various programs utilized to attain career goals	3.4.2.13 Identify the benefits of lifelong learning to the achievement of goals
3.4.2.2 Evaluate consequences of decisions	3.4.2.4 Describe how career development is a continuous process involving a series of choices	3.4.2.10 Apply skills developed in academic and technical programs to career goals	3.4.2.14 Analyze how existing skills and education can transfer to new career goals
	3.4.2.5 Explain how the expectations of others affect career goals	3.4.2.11 Identify the ways educational achievement impacts one's choice of a college major, further training, and/or entry into the job market	
	3.4.2.6 Identify personal goals that may be achieved through a combination of work, community, social, and family roles	3.4.2.12 Demonstrate the ability to set, monitor, and achieve clearly defined goals	
	3.4.2.7 Analyze the ways personal leisure choices relate to lifestyle and the attainment of career goals		
	3.4.2.8 Discuss methods for recovering after a setback or failure		

Strand 3: Career Development			
Standard 4: Career Strategy - Apply knowledge gained from individual assessment to a comprehensive set of goals and an individual career plan.			
Topic 3: Individual career plan			
Level 1	Level 2	Level 3	Level 4
3.4.3.1 Explain the importance of planning	3.4.3.2 Design a career plan that includes the investigation of career clusters, self-assessment, research, career alternatives, and high school course options	3.4.3.3 Create and implement a career plan that includes the required steps to transition from high school to postsecondary education/training or the workplace 3.4.3.4 Explore opportunities for appropriate employment and continuing education 3.4.3.5 Develop a network of people who can assist in achieving career goals	3.4.3.6 Revise and update the career plan 3.4.3.7 Maintain and expand the network of people who can assist in achieving career goals

Strand 3: Career Development				
Standard 5: School-to-Career Transition - Develop strategies to make an effective transition from school to career.				
Topic 1: Workplace experiences				
Level 1	Level 2	Level 3	Level 4	
3.5.1.1 Develop an awareness of occupational opportunities using a variety of resources	3.5.1.2 Research career clusters through a variety of resources and opportunities 3.5.1.3 Participate in a variety of job-exploration opportunities	3.5.1.4 Experience paid/unpaid work opportunities in one or more career clusters through various opportunities 3.5.1.5 Identify high school programs that articulate with postsecondary educational programs, industry-based training, and technical education programs in a chosen career field	3.5.1.6 Explain how the needs and functions of society influence the nature and structure of work 3.5.1.7 Experience paid/unpaid work opportunities in a chosen career cluster	

Strand 3: Career Development					
Standard 5: School-to-Career Transition - Develop strategies to make an effective transition from school to career.					
Topic 2: Career development file and employment portfolio					
Level 1		Level 2		Level 3	
3.5.2.1	Maintain a journal of career-oriented experiences (e.g. speakers and field trips)	3.5.2.3	Create examples of school work that demonstrate useful skills	3.5.2.6	Prepare paper and electronic resumes and cover letters
3.5.2.2	Identify examples of school work to be included in a portfolio	3.5.2.4	Demonstrate the ability to describe personal skills	3.5.2.7	Assemble a career development file for use in lifelong career activities that includes transcripts, diplomas, certificates, licenses, forms of identification, and educational and employment history information
		3.5.2.5	Begin developing a portfolio of achievements and experiences including awards, extracurricular activities, and community service	3.5.2.8	Develop a career portfolio of items including resumes, sample cover letters, letters of recommendation, examples of work and technical skills, awards, and documentation of extracurricular activities and community service activities
				3.5.2.9	Use evolving technologies to enhance the career portfolio
				3.5.2.10	Present the career portfolio
				3.5.2.11	Develop a list of career network contacts
					3.5.2.12 Use the career development file and career portfolio in the job search

Strand 3: Career Development			
Standard 5: School-to-Career Transition - Develop strategies to make an effective transition from school to career.			
Topic 3: Job search strategies			
Level 1	Level 2	Level 3	Level 4
3.5.3.1 Express appreciation to guest speakers and field trip hosts through appropriate forms of written communication	3.5.3.2 Demonstrate proper etiquette for meeting and greeting people	3.5.3.4 Explain the importance of researching prospective employers	3.5.3.15 Demonstrate the ability to research prospective employers and jobs using all available resources
	3.5.3.3 Explain the importance of personal appearance and grooming in the workplace	3.5.3.5 Identify the types of information that should be researched relating to prospective employers	3.5.3.16 Demonstrate the ability to prepare and transmit electronic resumes and cover letters that meet business standards
		3.5.3.6 Identify appropriate sources of job leads	3.5.3.17 Create a personal web site for the presentation of the career portfolio
		3.5.3.7 Develop criteria for selecting prospective employers	3.5.3.18 Demonstrate the ability to complete an online job application accurately
		3.5.3.8 Identify steps to prepare for an interview	3.5.3.19 Model behavior that contributes to a successful interview
		3.5.3.9 Demonstrate the ability to describe personal skills to interviewers	3.5.3.20 Maintain an organizational and tracking database for a job search

Strand 3: Career Development			
Standard 5: School-to-Career Transition - Develop strategies to make an effective transition from school to career.			
Topic 3: Job search strategies			
Level 1	Level 2	Level 3	Level 4
		<p>3.5.3.10 Demonstrate appropriate interviewing techniques through participation in mock or actual interviews</p> <p>3.5.3.11 Explain the importance of appropriate interview follow-up techniques</p> <p>3.5.3.12 List tasks to be completed following the interview</p> <p>3.5.3.13 Identify techniques for negotiating monetary and benefit compensation</p> <p>3.5.3.14 Identify appropriate factors for evaluating job offers and deciding whether to accept or reject them</p>	<p>3.5.3.21 Conduct a job search</p> <p>3.5.3.22 Describe electronic and telecommunication job search tools</p> <p>3.5.3.23 Describe the criteria for evaluating job offers</p> <p>3.5.3.24 Describe strategies for negotiating conditions of employment</p> <p>3.5.3.25 Discuss effective strategies for handling rejection</p> <p>3.5.3.26 Identify a network of people who will motivate and provide moral support</p> <p>3.5.3.27 Discuss the workplace support network and the value of mentors</p>

Strand 3: Career Development								
Standard 6: Lifelong Learning – Relate the importance of lifelong learning to career success.								
Topic 1: Personal growth								
Level 1		Level 2		Level 3		Level 4		
3.6.1.1	Develop an awareness of various jobs and careers	3.6.1.2	Demonstrate the importance of effective study habits, test-taking skills, and learning skills	3.6.1.5	Analyze school/work evaluations to assess strengths, weaknesses, and areas for improvement	3.6.1.10	Identify the knowledge, skills, and attitudes required to succeed in the current job/career, the next most likely job/career, and the ideal job/career	
		3.6.1.3	Relate various levels of education to careers	3.6.1.6	Relate the importance of education to meeting identified goals	3.6.1.11	Identify resources for accessing lifelong learning	
		3.6.1.4	Identify good health, nutrition, and physical fitness habits	3.6.1.7	Describe benefits of participating in school and community activities	3.6.1.12	Analyze sample job descriptions and employment performance evaluations to determine strengths, weaknesses, and areas for improvement	
				3.6.1.8	Discuss how health, motivation, and physical fitness enhance performance	3.6.1.13	Explain the importance of participation in professional associations, service organizations, and community programs	
				3.6.1.9	Identify future job and career trends associated with businesses in career clusters			
						3.6.1.14	Discuss social and ethical standards of the workplace and their implications for a chosen job/career	

Strand 3: Career Development				
Standard 6: Lifelong Learning – Relate the importance of lifelong learning to career success.				
Topic 2: Career growth				
Level 1	Level 2	Level 3	Level 4	
3.6.2.1 Develop an awareness of how situations continue to change	3.6.2.2 Identify trends in the changing workplace	3.6.2.3 Discuss the importance of flexible career planning and career self-management 3.6.2.4 Identify career opportunities resulting from new and emerging technologies 3.6.2.5 Demonstrate appropriate techniques for resigning from a position 3.6.2.6 Identify and use appropriate sources of lifelong learning to strengthen existing skills, develop new skills, and maximize career growth	3.6.2.7 Describe advancement within and across career pathways	3.6.2.8 Identify strategies for achieving career growth goals 3.6.2.9 Develop strategies for adapting to changes in the workplace 3.6.2.10 Identify strategies for coping with loss of employment

Strand 4: Communication			
Standard 1: Foundations of Communication - Communicate in a clear, complete, concise, correct, and courteous manner on personal and professional levels.			
Topic 1: Oral communication			
Level 1	Level 2	Level 3	Level 4
<p>4.1.1.1 Express wants, needs, and feelings</p> <p>4.1.1.2 Differentiate between and practice correct pronunciation and enunciation</p> <p>4.1.1.3 Select language appropriate to the situation</p> <p>4.1.1.4 Participate in group discussion and role-playing</p> <p>4.1.1.5 Ask questions with confidence to elicit general information</p> <p>4.1.1.6 Use proper phone techniques and etiquette</p>	<p>4.1.1.7 Organize thoughts to reflect logical thinking before speaking</p> <p>4.1.1.8 Express opinions and discuss issues positively and tactfully</p> <p>4.1.1.9 Use appropriate techniques to organize impromptu speeches</p> <p>4.1.1.10 Deliver an impromptu speech</p> <p>4.1.1.11 Identify regional and cultural differences in oral communication</p> <p>4.1.1.12 Ask questions with confidence to elicit specific information</p>	<p>4.1.1.16 Demonstrate an awareness and acceptance of multicultural and regional speech differences</p> <p>4.1.1.17 Organize and lead discussions</p> <p>4.1.1.18 Preside at meetings</p> <p>4.1.1.19 Discuss the preliminary steps involved in creating oral presentations</p> <p>4.1.1.20 Use proper techniques when delivering a formal oral presentation</p> <p>4.1.1.21 Use technology to enhance oral presentations</p>	<p>4.1.1.24 Interact effectively with people from various cultural, ethnic, and racial backgrounds by using culturally sensitive language</p> <p>4.1.1.25 Function as a team member to identify and solve several problems inherent in a capstone project</p> <p>4.1.1.26 Deliver impromptu and planned speeches with confidence</p> <p>4.1.1.27 Demonstrate ability to speak persuasively for a specific cause</p>

Strand 4: Communication			
Standard 1: Foundations of Communication - Communicate in a clear, complete, concise, correct, and courteous manner on personal and professional levels.			
Topic 1: Oral communication			
Level 1	Level 2	Level 3	Level 4
	<p>4.1.1.13 Plan and present short presentations, individually or as a member of a group</p> <p>4.1.1.14 Exchange ideas in a formal/informal setting</p> <p>4.1.1.15 Use appropriate phone techniques to gather and record information</p>	<p>4.1.1.22 Handle both friendly and hostile questions effectively in formal and informal situations</p> <p>4.1.1.23 Use standard English when speaking on the job, especially avoiding the use of expletives, slang, unfamiliar jargon and technical terms</p>	<p>4.1.1.28 Present findings of capstone projects in a formal presentation using appropriate graphics, media, and support materials</p> <p>4.1.1.29 Serve effectively as interviewer or interviewee in employment, public relations, civic, media, and community situations</p>

Strand 4: Communication	
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<p>Standard 1: Foundations of Communication - Communicate in a clear, complete, concise, correct, and courteous manner on personal and professional levels.</p>
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Topic 2: Informational reading

Level 1		Level 2		Level 3		Level 4	
4.1.2.1	Expand vocabulary	4.1.2.9	Distinguish among fact, inference, and judgment in print and digital materials	4.1.2.15	Use corporate vocabulary appropriate for entry-level jobs	4.1.2.21	Use a comprehensive corporate business vocabulary
4.1.2.2	Read for enjoyment and appreciation	4.1.2.10	Expand vocabulary to include simple business terms	4.1.2.16	Interpret business messages, professional articles, and supporting graphic materials	4.1.2.22	Explain career-specific terminology
4.1.2.3	Read print and digital sources for information			4.1.2.17	Interpret information from manuals, computer printouts, and digital sources	4.1.2.23	Distinguish between literal and inferential statements
4.1.2.4	Demonstrate reading comprehension by restating or summarizing	4.1.2.11	Expand scope of reading materials to include general business publications			4.1.2.24	Evaluate the quality and reliability of source information
4.1.2.5	Retain and interpret information gained through reading	4.1.2.12	Use contextual clues to recognize word meaning	4.1.2.18	Select an appropriate reading method (e.g., skimming, scanning, speed-reading, and in-depth reading) for a particular situation	4.1.2.25	Analyze and synthesize information from published sources for group discussions and team-building activities
4.1.2.6	Apply reading skills to gather information from print and digital media	4.1.2.13	Detect when print and digital media may have been used out of context to distort reality	4.1.2.19	Find information on the Internet and select appropriate materials for reports and presentations	4.1.2.26	Discuss the intent of published misinformation, its impact on decision making, and its ethical implications
4.1.2.7	Analyze and evaluate the integrity of print and digital information	4.1.2.14	Demonstrate basic research techniques to find print and digital information				
4.1.2.8	Read and follow directions						

Strand 4: Communication					
Standard 1: Foundations of Communication - Communicate in a clear, complete, concise, correct, and courteous manner on personal and professional levels.					
Topic 3: Written communication					
Level 1		Level 2		Level 3	
4.1.3.1	Discuss the importance of correct spelling, grammar, word and number usage, punctuation and formatting	4.1.3.7	Develop an outline to facilitate logical and understandable written documents	4.1.3.15	Identify the factors affecting the readability of text
4.1.3.2	Write logical, coherent phrases, sentences, and paragraphs incorporating correct spelling, grammar and punctuation	4.1.3.8	Use acceptable standards for grammar, punctuation, and word and number usage	4.1.3.16	Use acceptable steps in the writing process
4.1.3.3	Compose simple requests for information, reports, and summaries	4.1.3.9	Distinguish among paraphrasing, documentation, and plagiarism	4.1.3.17	Use language that is free of bias, such as gender, race, religion, physical challenges, and sexual orientation
4.1.3.4	Edit and revise written work	4.1.3.10	Document properly both print and electronic digital sources to avoid plagiarism	4.1.3.18	Apply a variety of specific proofreading techniques to identify and correct errors
4.1.3.5	Take effective notes	4.1.3.11	Write coherent business messages, instructions, descriptions, summaries, and reports using appropriate formats	4.1.3.19	Compare drafts to final documents and make editorial changes
4.1.3.6	Compose digital communications such as e-mail, text, and instant messaging	4.1.3.12	Proofread documents to	4.1.3.20	Proofread business documents to ensure that they are clear, correct, concise, complete, consistent, and courteous
				4.1.3.30	Express empathy in messages written to individuals
				4.1.3.31	Incorporate information that has been gathered from other sources into written documents by the use of paraphrasing
				4.1.3.32	Prepare industry-specific technical reports incorporating graphics
				4.1.3.33	Analyze and respond to complex business case studies
				4.1.3.34	Research, analyze, and prepare collaboratively an oral, written, and digital response to a complex business project

Strand 4: Communication

Standard 1: Foundations of Communication - Communicate in a clear, complete, concise, correct, and courteous manner on personal and professional levels.

Topic 3: Written communication

Level 1	Level 2	Level 3	Level 4
	<p>ensure correct grammar, spelling, and punctuation</p> <p>4.1.3.13 Demonstrate a sensitivity to language bias (e.g., gender, race, age, religion, persons with physical challenges, and sexual orientation)</p> <p>4.1.3.14 Use note-taking skills incorporating critical listening and reading techniques</p>	<p>4.1.3.21 Compose appropriate messages for specific audiences</p> <p>4.1.3.22 Compose messages that promote positive human relations</p> <p>4.1.3.23 Use a variety of references and resources (both printed and digital) when writing business documents</p> <p>4.1.3.24 Prepare formal and informal reports using suitable format and supplementing with appropriate graphics</p> <p>4.1.3.25 Use the direct or indirect approach correctly within context</p> <p>4.1.3.26 Analyze routine</p>	<p>4.1.3.35 Compose business documents that reflect cultural sensitivity and incorporate current practice and protocol</p> <p>4.1.3.36 Edit business documents to improve content and effectiveness</p> <p>4.1.3.37 Compose and produce executive summaries</p> <p>4.1.3.38 Analyze and respond to ethical decision-making case studies</p>

Strand 4: Communication			
Standard 1: Foundations of Communication - Communicate in a clear, complete, concise, correct, and courteous manner on personal and professional levels.			
Topic 3: Written communication			
Level 1	Level 2	Level 3	Level 4
		<p>business problems, both individually and collaboratively, and respond in print and digital message form</p> <p>4.1.3.27 Prepare business communications that reflect cultural sensitivity</p> <p>4.1.3.28 Compose and produce a variety of business messages and reports (e.g., letters, memos, faxes, envelopes, and labels) using correct style, format, mailability and content</p> <p>4.1.3.29 Organize and promptly respond to digital messages</p>	

Strand 4: Communication							
Standard 1: Foundations of Communication - Communicate in a clear, complete, concise, correct, and courteous manner on personal and professional levels.							
Topic 4: Social and business listening							
Level 1		Level 2		Level 3		Level 4	
4.1.4.1	Follow oral directions	4.1.4.5	Determine when more information is needed and ask appropriate questions	4.1.4.10	Listen discriminately to separate fact from opinion	4.1.4.17	Listen objectively and record major points of a speaker’s message
4.1.4.2	Demonstrate courtesy and respect for the speaker through active listening	4.1.4.6	Identify relevant information while listening	4.1.4.11	Evaluate media and oral presentations analytically and critically	4.1.4.18	Synthesize information from multiple speakers in a group and respond in an effective manner
4.1.4.3	Listen for meaning	4.1.4.7	Listen attentively for the purpose of taking accurate notes or completing forms	4.1.4.12	Assess and respond to a speaker’s nonverbal messages	4.1.4.19	Demonstrate a command of interactive listening techniques in a variety of settings, such as electronic meetings and video conferencing
4.1.4.4	Record complete and accurate messages	4.1.4.8	Include nonverbal cues in message interpretation	4.1.4.13	Identify and overcome major barriers to listening		
		4.1.4.9	Use active listening techniques	4.1.4.14	Discuss the value of silence in communication as a nonverbal cue		
				4.1.4.15	Direct courteous attention to multiple speakers within a group		
				4.1.4.16	Give examples of how nonverbal messages have different meaning in various cultures		

Strand 4: Communication	
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Standard 2: Social Communication - Apply basic social communication skills in personal and professional situations.

Topic 1: Positive self-concept and image

Level 1		Level 2		Level 3		Level 4	
4.2.1.1	Formulate a concept of positive self-image	4.2.1.8	Analyze self-concept and design a program for improvement	4.2.1.17	Explain the role that self-concept plays in one's personal and professional lives	4.2.1.31	Enhance personal/professional self-concept and image by leading group activities
4.2.1.2	Use courtesy and tact when communicating with others	4.2.1.9	Demonstrate respect for differences of others	4.2.1.18	Exhibit professional and ethical behavior in the work environment	4.2.1.32	Use appropriate manners and etiquette when relating to businesspeople of various cultures
4.2.1.3	Use basic etiquette and manners in social and business situations	4.2.1.10	Identify characteristics of positive role models	4.2.1.19	Discuss the impact of careless performance on professional image and job retention	4.2.1.33	Demonstrate appropriate manners and etiquette in a variety of social settings
4.2.1.4	Differentiate between positive and negative role models	4.2.1.11	Demonstrate appropriate manners and etiquette when interacting with diverse people (age and cultural)	4.2.1.20	Discuss the impact of time management practices on one's personal and professional image	4.2.1.34	Differentiate between types of business attire (casual, business casual, professional business, and formal attire) and select the appropriate attire for specific situations
4.2.1.5	Discuss personal hygiene and grooming	4.2.1.12	Make simple introductions in a variety of situations	4.2.1.21	Demonstrate an understanding of and respect for the business customs and etiquette of various cultures	4.2.1.35	Build a network of professionals
4.2.1.6	List characteristics inherent in a positive attitude	4.2.1.13	Initiate conversations with people outside one's inner circle	4.2.1.22	Respect the perspectives and opinions of workers in the business environment	4.2.1.36	Discuss the appearance of one's work space as related to professional image
4.2.1.7	Discuss developing a positive work ethic	4.2.1.14	Practice good personal hygiene and grooming				
		4.2.1.15	Demonstrate a positive attitude				

Strand 4: Communication			
Standard 2: Social Communication - Apply basic social communication skills in personal and professional situations.			
Topic 1: Positive self-concept and image			
Level 1	Level 2	Level 3	Level 4
	4.2.1.16 Demonstrate confidence through participation in group activities	4.2.1.23 Participate in a shadowing or mentoring program with a positive, professional role model 4.2.1.24 Select appropriate business attire and demonstrate good grooming 4.2.1.25 Display a positive attitude in personal and professional settings 4.2.1.26 Demonstrate an appropriate work ethic in a business environment 4.2.1.27 Apply team skills in a business environment 4.2.1.28 Use leadership abilities in a business setting 4.2.1.29 Establish a work-related network through social contacts 4.2.1.30 Participate in school, community and/or volunteer activities and assume leadership roles when appropriate	4.2.1.37 Demonstrate proper grooming and a positive attitude in the business environment

Strand 4: Communication					
Standard 2: Social Communication - Apply basic social communication skills in personal and professional situations.					
Topic 2: Human relations and interpersonal skills					
Level 1		Level 2		Level 3	
4.2.2.1	Define human relations and interpersonal communication skills	4.2.2.7	Practice tact and courtesy in relationships with peers and authority figures	4.2.2.13	Explain the purpose of authority
4.2.2.2	Respect the rights and feelings of others	4.2.2.8	Explain the value of interpersonal communication in personal/social relationships	4.2.2.14	Differentiate among passive, assertive, and aggressive behaviors
4.2.2.3	Discuss the implications of harassment and bullying	4.2.2.9	Model the process for conflict resolution	4.2.2.15	Model passive, assertive, and aggressive behaviors
4.2.2.4	Demonstrate respect for authority	4.2.2.10	Address cultural conflicts and identify appropriate solutions	4.2.2.16	Demonstrate appropriate responses to passive, assertive, and aggressive behaviors
4.2.2.5	Work cooperatively with peers and authority figures	4.2.2.11	Explain the basic principles of group dynamics	4.2.2.17	Explain the value and impact of interpersonal relationships in the business environment
4.2.2.6	Develop a sensitivity for and awareness of cultural diversity	4.2.2.12	Discuss various types of discrimination and their impact on interpersonal relationships	4.2.2.18	Practice conflict resolution in academic, social, and business environments
				4.2.2.19	Discuss the negative impact of different types of discrimination
				4.2.2.20	Apply the principles of group dynamics in structured activities
				4.2.2.21	Explain the importance of following chains of command
				4.2.2.22	Discuss use of authority in a supervisory role
				4.2.2.23	Select appropriate communication techniques to avoid, minimize, prevent, or resolve conflicts
				4.2.2.24	Discuss discrimination cases and legal precedents
				4.2.2.25	Use principles of group dynamics to interact in the business environment

Strand 4: Communication					
Standard 3: Technological Communication - Use technology to enhance the effectiveness of communication.					
Topic 1: Using technology to communicate					
Level 1		Level 2		Level 3	
4.3.1.1	Use the phone to receive and place appropriate business calls	4.3.1.6	Use the phone to gather personal and consumer information	4.3.1.17	Discuss and identify ways to keep business data secure
4.3.1.2	Demonstrate basic keyboarding and computer functions	4.3.1.7	Demonstrate appropriate phone and email etiquette	4.3.1.18	Use digital messaging technologies
4.3.1.3	Use email to receive and send basic messages	4.3.1.8	Apply the rules of digital communication etiquette	4.3.1.19	Compose and evaluate formal and informal digital correspondence
4.3.1.4	Use basic software applications	4.3.1.9	Integrate functions of word processing, database, spreadsheet, and presentation applications	4.3.1.20	Discuss the risks of identity theft
4.3.1.5	Use CDs, DVDs, videos, and the Internet for knowledge acquisition	4.3.1.10	Refine documents using spell check, thesaurus, and grammar check tools	4.3.1.21	Evaluate messages and select the appropriate technology for transmitting them
		4.3.1.11	Discuss rules of safe and appropriate conduct when using the Internet and email	4.3.1.22	Demonstrate ability to use voice input and voice recognition tools
				4.3.1.23	Discuss appropriate and safe online behavior
					4.3.1.31 Incorporate the use of the Internet to complete complex projects requiring the use of competitive intelligence techniques (research on competition, markets, and customer attitudes)
					4.3.1.32 Collaborate with students and business professionals via the Internet to acquire needed expertise to solve specific business problems
					4.3.1.33 Use asynchronous (different time, different place) and synchronous (same time, different place) collaboration tools, such as discussion boards, portals, blogs, and wikis to facilitate group work
					4.3.1.34 Identify techniques to

Strand 4: Communication			
Standard 3: Technological Communication - Use technology to enhance the effectiveness of communication.			
Topic 1: Using technology to communicate			
Level 1	Level 2	Level 3	Level 4
	<p>4.3.1.12 Use online databases and search engines to find basic business information</p> <p>4.3.1.13 Discuss dangers of Internet predators</p> <p>4.3.1.14 Record, edit, and transfer MP3 files</p> <p>4.3.1.15 Send pictures, video, and text messages digitally</p> <p>4.3.1.16 Demonstrate ability to view or attend digital conferences</p>	<p>4.3.1.24 Enhance documents through the use of advanced layout, design, and graphics production software and scanning hardware</p> <p>4.3.1.25 Address the ethical issues regarding ownership and use of digitally generated information including plagiarism and copyright issues</p> <p>4.3.1.26 Discuss benefits of digital conferencing</p> <p>4.3.1.27 Design and publish an effective web page</p> <p>4.3.1.28 Create and edit audio and video documents</p> <p>4.3.1.29 Discuss the limits and capabilities of storage</p> <p>4.3.1.30 Demonstrate knowledge of mobile technology</p>	<p>protect confidential messages that are transmitted digitally</p> <p>4.3.1.35 Create and deliver digital conferencing and presentations</p> <p>4.3.1.36 Use WiFi technology securely</p> <p>4.3.1.37 Use Bluetooth technology</p> <p>4.3.1.38 Demonstrate the ability to use video broadcasting</p> <p>4.3.1.39 Compose, deliver, and publish podcasts</p>

Strand 4: Communication							
Standard 4: Employment Communication - Integrate all forms of communication in the successful pursuit of employment.							
Topic 1: Employment communication							
Level 1		Level 2		Level 3		Level 4	
4.4.1.1	Identify different occupations	4.4.1.4	Write a simple application letter and resume for a simulated job opportunity	4.4.1.7	Discuss the assessment of interests, skills, and abilities as they relate to selecting a job/career	4.4.1.24	Discuss alternative sources for job placement
4.4.1.2	Discuss why people work	4.4.1.5	Role-play interview situations for simulated job opportunities	4.4.1.8	Identify ways to find appropriate jobs, including the use of the personal network	4.4.1.25	Complete systematic self, job, and career analyses
4.4.1.3	Identify the basic skills used on the job			4.4.1.9	Write a formal application message, resume, and follow-up message for a job opportunity	4.4.1.26	Use the Internet to research the job market and specific potential employers
		4.4.1.6	Discuss the importance of an informal personal network in conducting a job search	4.4.1.10	Prepare resumes in both print and digital formats	4.4.1.27	Use an established network of professionals to assist in a job search
				4.4.1.11	Post a resume on a digital network	4.4.1.28	Participate in a variety of interview rehearsals, both as an interviewer and as an interviewee
				4.4.1.12	Participate in and	4.4.1.29	Discuss employment

Strand 4: Communication			
Standard 4: Employment Communication - Integrate all forms of communication in the successful pursuit of employment.			
Topic 1: Employment communication			
Level 1	Level 2	Level 3	Level 4
		<p>analyze mock interviews, emphasizing critical times at the beginning and the end of an interview</p> <p>4.4.1.13 Prepare responses to commonly asked interview questions</p> <p>4.4.1.14 Discuss and demonstrate the importance of appropriate dress in an interview situation</p> <p>4.4.1.15 Prepare a list of questions to ask an interviewer</p> <p>4.4.1.16 Discuss the significance of nonverbal communication in the interviewing process</p> <p>4.4.1.17 Complete job</p>	<p>law as an employee, including non-compete clauses in employment contracts</p> <p>4.4.1.30 Demonstrate effective salary negotiation strategies including a comparison of nonsalary benefits</p> <p>4.4.1.31 Write a job acceptance message</p> <p>4.4.1.32 Discuss appropriate oral and written actions when leaving a job under various circumstances (e.g. resignation and termination)</p> <p>4.4.1.33 Discuss the importance and purposes of an exit interview</p>

Strand 4: Communication			
Standard 4: Employment Communication - Integrate all forms of communication in the successful pursuit of employment.			
Topic 1: Employment communication			
Level 1	Level 2	Level 3	Level 4
		<p>application forms</p> <p>4.4.1.18 Write a job interview thank-you message</p> <p>4.4.1.19 List and discuss qualities that employers expect in potential employees</p> <p>4.4.1.20 Use correct strategies for accepting or rejecting a job offer</p> <p>4.4.1.21 Discuss advantages and disadvantages of signing employment contracts</p> <p>4.4.1.22 Prepare a list of common mistakes made by interviewers and interviewees</p> <p>4.4.1.23 Discuss illegal and discriminatory interview questions</p>	

Strand 4: Communication				
Standard 5: Workplace Communication – Incorporate appropriate leadership and supervision techniques, customer service strategies, and personal ethics standards to communicate effectively with various business constituencies.				
Topic 1: Customer relations				
Level 1	Level 2		Level 3	Level 4
4.5.1.1 Identify appropriate customer behaviors	4.5.1.2	Discuss the importance of listening skills in customer-client relations	4.5.1.5 Differentiate between internal and external customers	4.5.1.12 Discuss the concept of a comprehensive customer service philosophy
	4.5.1.3	Discuss the importance of appropriate word selection in responding to the questions and providing explanations	4.5.1.6 Discuss the use of customer profiles	4.5.1.13 Define corporate culture
	4.5.1.4	Discuss the importance of extending courtesy when dealing with customers	4.5.1.7 Discuss the importance of the use of phone and digital devices as customer service tools	4.5.1.14 Compare and contrast the corporate cultures of diverse organizations
			4.5.1.8 Demonstrate how one might take personal responsibility for customer satisfaction	4.5.1.15 Analyze the impact of company policies and procedures on communication
				4.5.1.16 Demonstrate initiative to excel in providing customer service
				4.5.1.17 Explain the long-term monetary impact of losing a customer

Strand 4: Communication			
Standard 5: Workplace Communication – Incorporate appropriate leadership and supervision techniques, customer service strategies, and personal ethics standards to communicate effectively with various business constituencies.			
Topic 1: Customer relations			
Level 1	Level 2	Level 3	Level 4
		<p>4.5.1.9 Employ appropriate strategies for communicating with dissatisfied customers in face-to-face discussion, through digital means, and in writing</p> <p>4.5.1.10 Describe strategies for establishing reciprocal relationships with customers</p> <p>4.5.1.11 Discuss the advantages and disadvantages of working from somewhere other than a traditional workplace</p>	<p>4.5.1.18 List reasons why customers leave a company</p> <p>4.5.1.19 Analyze situations in which technology can positively and negatively impact customer service</p>

Strand 4: Communication				
Standard 5: Workplace Communication – Incorporate appropriate leadership and supervision techniques, customer service strategies, and personal ethics standards to communicate effectively with various business constituencies.				
Topic 2: Business relationships				
Level 1	Level 2	Level 3		Level 4
		4.5.2.1	Discuss the concept that all organizations are political entities because they distribute power, resources, and rewards	4.5.2.8 Promote and gain acceptance of one's ideas and retain credit for them
		4.5.2.2	Define and discuss office politics	4.5.2.9 Show interest in and support the ideas of others
		4.5.2.3	Discuss the role that courtesy and gratitude to colleagues play in a business	4.5.2.10 Write personal notes to business colleagues in special circumstances (e.g. to express congratulations, sympathy, and appreciation)
		4.5.2.4	Discuss sexual harassment and its implications in the workplace	4.5.2.11 Demonstrate knowledge of legalities related to using email in a business environment
		4.5.2.5	Discuss the positive and negative aspects of the "grapevine"	4.5.2.12 Discuss employing ethical political strategies to achieve goals and advance careers
		4.5.2.6	Discuss the ramifications of social behavior on professional image	
		4.5.2.7	Participate in group	4.5.2.13 Discuss how political

Strand 4: Communication			
Standard 5: Workplace Communication – Incorporate appropriate leadership and supervision techniques, customer service strategies, and personal ethics standards to communicate effectively with various business constituencies.			
Topic 2: Business relationships			
Level 1	Level 2	Level 3	Level 4
		discussion for problem resolutions	<p>strategies can be influenced by personal agendas</p> <p>4.5.2.14 Discuss the potential relationship between nonverbal cues and political posturing</p> <p>4.5.2.15 Use assertiveness to overcome feelings of intimidation</p> <p>4.5.2.16 Analyze and respond to business case studies involving office politics</p> <p>4.5.2.17 Assess an audience in a social situation and select conversation and behavior accordingly</p> <p>4.5.2.18 Analyze and discuss sexual harassment cases that have become legal precedents</p> <p>4.5.2.19 Use the “grapevine” effectively</p>

Strand 4: Communication			
Standard 5: Workplace Communication – Incorporate appropriate leadership and supervision techniques, customer service strategies, and personal ethics standards to communicate effectively with various business constituencies.			
Topic 3: Leadership			
Level 1	Level 2	Level 3	Level 4
4.5.3.1 Identify effective leadership characteristics	4.5.3.2 Organize and lead informal groups 4.5.3.3 Develop short-term personal goals 4.5.3.4 Explain why each meeting should have a purpose	4.5.3.5 Assess the impact of physical environment on meeting success 4.5.3.6 Assess the impact of technology on meeting success 4.5.3.7 Plan, organize, and conduct meetings to achieve identified purposes 4.5.3.8 Demonstrate the ability to involve all participants in a meeting, including those participating virtually 4.5.3.9 Describe the importance of preparing and distributing an agenda prior to the meeting 4.5.3.10 Demonstrate proper parliamentary procedure	4.5.3.15 Determine the wants, needs, and motives of an audience to identify a motivational strategy 4.5.3.16 Discuss leadership qualities (e.g. trustworthiness, ethical behavior, tact, courtesy, and positive attitude) and their importance in one's personal development 4.5.3.17 Use appropriate leadership language that includes optimism, encouragement, and action 4.5.3.18 Assume a leadership posture that incorporates confidence, assurance, and conviction

Strand 4: Communication			
Standard 5: Workplace Communication – Incorporate appropriate leadership and supervision techniques, customer service strategies, and personal ethics standards to communicate effectively with various business constituencies.			
Topic 3: Leadership			
Level 1	Level 2	Level 3	Level 4
		<p>4.5.3.11 Seek opportunities to practice leadership techniques</p> <p>4.5.3.12 Demonstrate effective consensus-building techniques</p> <p>4.5.3.13 Develop short-term personal and professional goals</p> <p>4.5.3.14 Demonstrate skills in leading an idea-generating session</p>	<p>4.5.3.19 Discuss reward and punishment theories as they relate to the business setting</p> <p>4.5.3.20 Discuss behavior alteration techniques</p> <p>4.5.3.21 Discuss various motivational theories</p> <p>4.5.3.22 Explain the concept of employee empowerment</p> <p>4.5.3.23 Develop long-term personal and professional goals</p> <p>4.5.3.24 Demonstrate the skills necessary for leading a group in goal-setting activities</p> <p>4.5.3.25 Develop a strategic plan that incorporates mission, goals, and objectives</p>

Strand 4: Communication			
Standard 5: Workplace Communication – Incorporate appropriate leadership and supervision techniques, customer service strategies, and personal ethics standards to communicate effectively with various business constituencies.			
Topic 4: Supervisory communication			
Level 1	Level 2	Level 3	Level 4
4.5.4.1 Discuss mutual respect in dealing with authority figures	4.5.4.2 Participate in group activities in a supervisory capacity	4.5.4.3 Demonstrate mutual respect through role-playing 4.5.4.4 Supervise a group activity promoting team-building concepts 4.5.4.5 Use delegation techniques 4.5.4.6 Discuss supervision as a process for reaching goals through the use of human resources, technology, and material resources	4.5.4.7 Discuss the importance of listening to subordinates and peers 4.5.4.8 Use techniques to provide appropriate feedback 4.5.4.9 Construct and deliver objective and effective performance appraisals 4.5.4.10 Select the appropriate language and mode to be used in disciplinary action 4.5.4.11 Discuss the impact of

Strand 4: Communication			
Standard 5: Workplace Communication – Incorporate appropriate leadership and supervision techniques, customer service strategies, and personal ethics standards to communicate effectively with various business constituencies.			
Topic 4: Supervisory communication			
Level 1	Level 2	Level 3	Level 4
			<p>legislation (Americans With Disabilities Act and Family Medical Leave Act) on employment practices</p> <p>4.5.4.12 Discuss the concept that power is a trust and a responsibility</p> <p>4.5.4.13 Explain various types of power and identify appropriate uses of each</p> <p>4.5.4.14 Discuss basic concepts of negotiations</p>

Strand 4: Communication			
Standard 5: Workplace Communication – Incorporate appropriate leadership and supervision techniques, customer service strategies, and personal ethics standards to communicate effectively with various business constituencies.			
Topic 5: Personal ethics			
Level 1	Level 2	Level 3	Level 4
4.5.5.1 Identify characteristics of appropriate behavior	4.5.5.4 Define personal ethics	4.5.5.7 Discuss common types of unethical behavior in the workplace	4.5.5.13 Identify and discuss manipulative language used in Business Information Technology
4.5.5.2 List consequences of inappropriate behavior	4.5.5.5 Discuss the difference between ethical and legal behaviors	4.5.5.8 Define ethics and identify the process by which individuals develop the foundations for making ethical decisions	4.5.5.14 Discuss misleading and missing information in business documents and the impact on business
4.5.5.3 Discuss misleading information in various media	4.5.5.6 Identify various forms of misleading information	4.5.5.9 Discuss the importance of taking responsibility for all oral and written communication and actions taken	4.5.5.15 Discuss the dilemma of deciding what is best for oneself, for the company, and for the customer
		4.5.5.10 Solve problems using techniques that take into consideration personal and ethical values	4.5.5.16 Discuss the role integrity plays in business in the short-and long-term
		4.5.5.11 Discuss the impact of romantic relationships in the workplace	
		4.5.5.12 Discuss how decisions relating to family and friends impact a career	

Strand 5: Computation			
Standard 1: Mathematical Foundations - Apply basic mathematical operations to solve problems.			
Topic 1: Mathematical foundations			
Level 1	Level 2	Level 3	Level 4
5.1.1.1 Determine the correct mathematical processes to use for various problem situations and use formulas when appropriate			
5.1.1.2 Select and use appropriate tools when solving problems			
5.1.1.3 Define and use appropriate mathematical symbols for given problems			
5.1.1.4 Round numbers for estimation and other purposes			
5.1.1.5 Estimate and then calculate answers to problems using addition, subtraction, multiplication, and division			
5.1.1.6 Compare computed result with estimated result to determine the reasonableness of the solution			
5.1.1.7 Explain relationships between mathematical processes			
5.1.1.8 Communicate understanding of problems through oral and written means			

Strand 5: Computation			
Standard 2: Number Relationships and Operations - Solve problems involving whole numbers, decimals, fractions, percents, ratios, averages, and proportions.			
Topic 1: Number relationships and operations			
Level 1	Level 2	Level 3	Level 4
5.2.1.1 Solve problems that involve whole numbers, decimals, and fractions and use appropriate conversions	5.2.1.2 Solve problems that involve percents, ratios, averages, and proportions and use appropriate conversions		
Standard 3: Patterns, Functions, and Algebra - Use algebraic operations to solve problems.			
Topic 1: Patterns, functions, and algebra			
Level 1	Level 2	Level 3	Level 4
5.3.1.1 Recognize, describe, and predict patterns of data	5.3.1.5 Identify multiple applications for using algebraic equations to solve problems		
5.3.1.2 Construct and solve an algebraic equation for a given problem			
5.3.1.3 Solve for the unknown variable in an equation			
5.3.1.4 Apply the order of operations principle when using mathematical processes			

Strand 5: Computation			
Standard 4: Measurements - Use common international standards of measurement when solving problems.			
Topic 1: Measurements			
Level 1	Level 2	Level 3	Level 4
<p>5.4.1.1 Identify standard U.S. units of measurement and demonstrate the knowledge of money functions including identifying, calculating, and counting back change</p> <p>5.4.1.2 Identify standard metric units of measurement and show relationships (length, volume, and weight)</p> <p>5.4.1.3 Calculate units of time and show relationships (e.g. days to months, elapsed time)</p>	<p>5.4.1.4 Identify currency measurements for countries other than the United States</p> <p>5.4.1.5 Solve problems using various types of measurements</p> <p>5.4.1.6 Solve problems using a conversion calculator on the Internet</p>	<p>5.4.1.7 Estimate and convert U.S. units of measurement (length, volume, and weight) to metric and vice versa</p> <p>5.4.1.8 Estimate and convert the U.S. dollar to currency of other countries and vice versa</p>	

Strand 5: Computation			
Standard 5: Statistics and Probability - Analyze and interpret data using common statistical procedures.			
Topic 1: Statistics and probability			
Level 1	Level 2	Level 3	Level 4
5.5.1.1 Discover basic probability concepts through experimentation	5.5.1.2 Construct, read, and interpret tables, charts, and graphs 5.5.1.3 Make inferences about data from tables, charts, and graphs 5.5.1.4 Estimate and calculate measures of central tendency (mean, median, and mode)	5.5.1.5 Construct frequency distributions 5.5.1.6 Use probability concepts to solve problems involving uncertainty	5.5.1.7 Calculate measures of dispersion (ranges and standard deviation) 5.5.1.8 Calculate probability using the appropriate probability distribution (binomial, Poisson, and normal) 5.5.1.9 Calculate point and interval estimates of population parameters based on sample statistics 5.5.1.10 Conduct one-and two-sample hypothesis tests to make objective decisions about population parameters
Standard 6: Problem-Solving Applications - Use mathematical procedures to analyze and solve business problems.			
Topic 1: Taxation			
Level 1	Level 2	Level 3	Level 4
	5.6.1.1 Compute sales tax	5.6.1.2 Compute personal, state, and federal income taxes 5.6.1.3 Calculate property tax, assessed value, or the tax rate when one of the three variables is unknown	5.6.1.4 Calculate corporate income taxes 5.6.1.5 Calculate estate and other taxes

Strand 5: Computation			
Standard 6: Problem-Solving Applications - Use mathematical procedures to analyze and solve business problems.			
Topic 2: Savings and investments			
Level 1	Level 2	Level 3	Level 4
5.6.2.1 Discuss the importance of saving money	5.6.2.2 Calculate simple interest	5.6.2.3 Calculate the purchase price of a stock transaction 5.6.2.4 Calculate compound interest and the resulting compound amount at the maturity date for savings and investments 5.6.2.5 Use compound interest calculators (including Internet calculators) to compute compound interest and compound amounts 5.6.2.6 Calculate the price of a bond, stock or mutual fund given a recent quotation 5.6.2.7 Calculate and compare the rates of return for various instruments to make decisions	5.6.2.19 Calculate present value of an investment with compound interest 5.6.2.20 Solve problems pertaining to present value using appropriate tools

Strand 5: Computation			
Standard 6: Problem-Solving Applications - Use mathematical procedures to analyze and solve business problems.			
Topic 2: Savings and investments			
Level 1	Level 2	Level 3	Level 4
		<p>5.6.2.8 Calculate the amount, compound interest, and present value for a simple annuity</p> <p>5.6.2.9 Calculate and verify the periodic payment required to finance a sinking fund and prepare a sinking fund schedule</p> <p>5.6.2.10 Calculate total amount deposited and interest earned on a sinking fund</p> <p>5.6.2.11 Calculate earnings per share</p> <p>5.6.2.12 Calculate current yield on a bond</p> <p>5.6.2.13 Calculate pension income from Social Security, company or union plans, or retirement accounts</p>	

Strand 5: Computation			
Standard 6: Problem-Solving Applications - Use mathematical procedures to analyze and solve business problems.			
Topic 2: Savings and investments			
Level 1	Level 2	Level 3	Level 4
		<p>5.6.2.14 Calculate penalties for early withdrawal and minimum withdrawals from an IRA</p> <p>5.6.2.15 Calculate penalties for early withdrawal from a certificate of deposit</p> <p>5.6.2.16 Calculate the net income from real estate investments</p> <p>5.6.2.17 Calculate the rent needed to earn a desired net income from real estate investments</p> <p>5.6.2.18 Use appropriate tools to compute problems pertaining to annuities, bonds, stocks, IRAs, and real estate investments</p>	

Strand 5: Computation			
Standard 6: Problem-Solving Applications - Use mathematical procedures to analyze and solve business problems.			
Topic 3: Payroll and human resource management			
Level 1	Level 2	Level 3	Level 4
	5.6.3.1 Calculate simple gross earnings	5.6.3.3 Calculate gross earnings (e.g. salary, hourly rate, commission, per diem, tips, or production)	5.6.3.8 Calculate fringe benefits
	5.6.3.2 Discuss the concept of payroll withholdings	5.6.3.4 Calculate payroll withholdings (e.g. employee income tax, Social Security, Medicare), other deductions, and net earnings	5.6.3.9 Calculate wage and salary increase plans
		5.6.3.5 Maintain payroll register and individual earnings record	5.6.3.10 Calculate the costs of recruiting, placing, and training employees
		5.6.3.6 Complete the employer's quarterly federal tax return, which includes the calculations for employee and employer taxes	
		5.6.3.7 Discuss fringe benefits	

Strand 5: Computation							
Standard 6: Problem-Solving Applications - Use mathematical procedures to analyze and solve business problems.							
Topic 4: Cash management							
Level 1		Level 2		Level 3		Level 4	
5.6.4.1	Describe the concepts of spending and saving	5.6.4.2	Maintain check records (check register and deposit slips)	5.6.4.5	Prepare a budget		
				5.6.4.6	Reconcile and replenish petty cash fund and cash drawer		
		5.6.4.3	Calculate income and expenses for a given time period	5.6.4.7	Maintain a columnar cash record		
		5.6.4.4	Reconcile bank statement with the check register	5.6.4.8	Maintain electronic bank records		
Topic 5: Financial management							
Level 1		Level 2		Level 3		Level 4	
				5.6.5.1	Calculate net sales, cost of goods sold, gross profit, operating expenses, and net profit for the income statement	5.6.5.5	Calculate bankruptcy distribution rate and amounts
						5.6.5.6	Apply generally accepted business ratios such as current ratio, debt ratio, and equity ratio to accounting data in order to make decisions
				5.6.5.2	Calculate total assets, liabilities, and owner’s equity for the balance sheet		
				5.6.5.3	Calculate the distribution of profit/loss to the proprietor, partners, or stockholders	5.6.5.7	Calculate the cash flow and determine cash sufficiency for a given period of time
				5.6.5.4	Calculate fixed and variable costs, analyze data, and estimate the projected total income and total expenses for a given time period	5.6.5.8	Calculate the change in equity for the Statement of Owner’s Equity or Statement of Retained Earnings

Strand 5: Computation			
Standard 6: Problem-Solving Applications - Use mathematical procedures to analyze and solve business problems.			
Topic 6: Credit management			
Level 1	Level 2	Level 3	Level 4
	5.6.6.1 Using the simple interest equation ($I=PRT$), solve for one of the variables and find maturity value, maturity date, and days between dates	5.6.6.2 Calculate bank discount and proceeds on a discounted note 5.6.6.3 Calculate the outstanding amount for installment purchases 5.6.6.4 Calculate finance/additional charges, periodic payment, total cost, and APR on an installment contract 5.6.6.5 Compare cash price to installment price in order to make a purchasing decision 5.6.6.6 Calculate present value of a simple interest loan 5.6.6.7 Calculate the effects of early payoff of an installment plan 5.6.6.8 Calculate periodic payment, interest, and total amount required to pay to amortize a loan 5.6.6.9 Prepare a simplified amortization schedule 5.6.6.10 Calculate finance charges on credit card balances and cash advances	5.6.6.11 Calculate a down payment, closing costs, and mortgage loan amount 5.6.6.12 Calculate the interest saved by early mortgage repayment or shorter mortgage terms 5.6.6.13 Calculate the savings from refinancing a mortgage 5.6.6.14 Calculate installment loans, mortgages, mortgage refinancing, and loan prepayment rates

Strand 5: Computation							
Standard 6: Problem-Solving Applications - Use mathematical procedures to analyze and solve business problems.							
Topic 7: Purchases							
Level 1		Level 2		Level 3		Level 4	
5.6.7.1	Calculate the total purchase price given the number of units and unit price			5.6.7.2	Calculate net purchases with discounts and purchase returns and allowances		
				5.6.7.3	Compare the cost of buying and maintaining a new or used car versus leasing and maintaining a new or used car costs		
				5.6.7.4	Compare the costs of renting, leasing, and buying equipment		
Topic 8: Sales							
Level 1		Level 2		Level 3		Level 4	
5.6.8.1	Calculate the dollar amount of cost, markup, or selling price when one of the three variables is unknown	5.6.8.3	Calculate the total sales and the sales tax for a sales transaction	5.6.8.4	Calculate net sales with sales/returns allowance and sales discount	5.6.8.9	Calculate the operating profit or loss, gross or absolute loss, operating loss, and breakeven point
5.6.8.2	Calculate the dollar amount of markdown, regular selling price, or reduced price when one of the three variables is unknown			5.6.8.5	Calculate the percent of markup when based on the cost or when based on the selling price		
				5.6.8.6	Calculate the percent of markdown given the regular selling price and the reduced price		
				5.6.8.7	Calculate sales projections and market share		
				5.6.8.8	Calculate advertising costs		

Strand 5: Computation			
Standard 6: Problem-Solving Applications - Use mathematical procedures to analyze and solve business problems.			
Topic 9: Inventory records			
Level 1	Level 2	Level 3	Level 4
		<p>5.6.9.1 Calculate inventory valuation according to different plans including LIFO, FIFO, specific identification, and weighted average</p> <p>5.6.9.2 Calculate cost of goods sold for a given period using different inventory valuation methods</p> <p>5.6.9.3 Calculate gross profit for a given period using different inventory valuation methods</p> <p>5.6.9.4 Calculate economic order quantity and reorder points</p> <p>5.6.9.5 Calculate inventory turnover at cost and at retail for a given period</p> <p>5.6.9.6 Calculate and compare shipping costs using major shipping methods</p>	

Strand 5: Computation			
Standard 6: Problem-Solving Applications - Use mathematical procedures to analyze and solve business problems.			
Topic 10: Depreciation, cost recovery, and depletion			
Level 1	Level 2	Level 3	Level 4
		5.6.10.1 Calculate the depletion of natural resources 5.6.10.2 Calculate book value 5.6.10.3 Calculate average annual depreciation 5.6.10.4 Calculate the rate of depreciation 5.6.10.5 Prepare depreciation schedules 5.6.10.6 Calculate the annual and accumulated depreciation or cost recovery of plant assets (e.g. straight-line, declining balance, sum of the year's digits, Accelerated Cost Recovery System (ACRS) and IRS methods)	5.6.10.7 Prepare cost recovery schedules 5.6.10.8 Calculate the amortization of intangible assets

Strand 5: Computation			
Standard 6: Problem-Solving Applications - Use mathematical procedures to analyze and solve business problems.			
Topic 11: Computers, information technology, and the Internet			
Level 1	Level 2	Level 3	Level 4
	5.6.11.1 Calculate and compare the costs of connecting to the Internet 5.6.11.2 Calculate and compare speeds of online connections 5.6.11.3 Calculate and compare speeds of file transfers	5.6.11.4 Calculate and compare the costs of cell phones and Personal Digital Assistant (PDA) ownership 5.6.11.5 Compare the costs of renting, leasing, and buying computer equipment 5.6.11.6 Compare the costs of various options for acquiring software 5.6.11.7 Compare the cost of several connectivity plans supporting cell phones and PDAs	
Topic 12: Manufacturing and office costs			
Level 1	Level 2	Level 3	Level 4
		5.6.12.1 Calculate total factory and office costs 5.6.12.2 Allocate factory expenses 5.6.12.3 Calculate total, average, and unit costs of factory and office equipment, supplies, space, and labor	

Strand 5: Computation			
Standard 6: Problem-Solving Applications - Use mathematical procedures to analyze and solve business problems.			
Topic 13: Insurance			
Level 1	Level 2	Level 3	Level 4
		<p>5.6.13.1 Calculate benefits, claims, and premiums on real estate, health, disability, life, fire, and auto insurance</p> <p>5.6.13.2 Compare costs of insurance coverage with different options (term versus whole life and HMO versus indemnity plans)</p> <p>5.6.13.3 Calculate premiums for multiple carrier insurance</p>	

Strand 6: Economics and Personal Finance

Standard 1: Allocation of Resources - Assess opportunity costs and trade-offs involved in making choices about how to use scarce economic resources.

Topic 1: Allocation of resources

Level 1		Level 2		Level 3		Level 4	
6.1.1.1	Define and give examples of economic wants and needs	6.1.1.5	Demonstrate understanding of rational economic decision making by explaining the costs and benefits of alternative choices in a given situation	6.1.1.9	Explain the concept of marginalism as it applies to producers and consumers	6.1.1.13	Suggest what a nation or business should do if economic resources are underutilized
6.1.1.2	Explain how economic wants are satisfied	6.1.1.6	Apply the decision-making process to the economic choices of an individual, community, and nation	6.1.1.10	Define and give examples of the opportunity costs of personal choices	6.1.1.14	Recommend what a nation or business could do to stimulate economic growth
6.1.1.3	Define and give examples of scarcity			6.1.1.11	Correlate the relationship between scarcity or choice and the production possibilities curve		
6.1.1.4	Explain why scarcity requires individuals, governments, and societies to make choices	6.1.1.7	Demonstrate how resources (factors of production) may be used to satisfy economic wants	6.1.1.12	Evaluate the trade-offs of alternative choices for solving societal problems according to economic goals (e.g. economic growth, equity, efficiency, security, employment, stability, and freedom)		
		6.1.1.8	Explain why scarcity requires individuals, governments, and societies to make choices				

Strand 6: Economics and Personal Finance							
Standard 2: Economic Systems - Explain why societies develop economic systems, identify the basic features of different economic systems, and analyze the major features of the U.S. economic system.							
Topic 1: Economic systems							
Level 1		Level 2		Level 3		Level 4	
		6.2.1.1	Identify why scarcity necessitates an economic system	6.2.1.8	Analyze existing economies and how they answer the three questions every economic system must answer	6.2.1.13	Critique command, mixed, and market economies based in the criteria of freedom, efficiency, equality, security, employment, stability, and growth
		6.2.1.2	Describe characteristics of a market system (e.g. profit, competitive markets, and private ownership of property)	6.2.1.9	Explain how change in one component of the circular flow of economic activity affects other components	6.2.1.14	Debate the advantages and disadvantages and identify the winners and losers from different examples of government intervention in the economy
		6.2.1.3	Identify questions that must be answered by any economic system (e.g. what is to be produced, how it is to be produced, and for whom it is to be produced)	6.2.1.10	Analyze how economic systems, resources, and culture affect each other		
		6.2.1.4	Describe the characteristics of and give examples of a mixed economy	6.2.1.11	Analyze how wages and prices are determined in command and market economies		

Strand 6: Economics and Personal Finance			
Standard 2: Economic Systems - Explain why societies develop economic systems, identify the basic features of different economic systems, and analyze the major features of the U.S. economic system.			
Topic 1: Economic systems			
Level 1	Level 2	Level 3	Level 4
	<p>6.2.1.5 Illustrate the relationship among individual households, businesses, and government (e.g. circular flow) in making production and distribution decisions in a market-oriented economy</p> <p>6.2.1.6 Recognize characteristics of a market system (e.g. profit, competitive markets, and private ownership of property)</p> <p>6.2.1.7 Explain the role of the entrepreneur as a driving force in the U.S. economy</p>	<p>6.2.1.12 Compare and contrast the different types of economic systems with primary focus on planned and market systems</p>	

Strand 6: Economics and Personal Finance					
Standard 3: Economic Institutions and Incentives - Analyze the role of core economic institutions and incentives in the U.S. economy.					
Topic 1: Economic behavior					
Level 1		Level 2		Level 3	
6.3.1.1	Describe the role of profit in our economy and the relationship of profit to risk and uncertainty	6.3.1.3	Discuss private ownership as an important concept in all areas of the U.S. market economy	6.3.1.9	Explain how specific financial and non-financial incentives influence economic behavior of individuals in different ways
6.3.1.2	Identify the various forms of business organizations, and some risks and rewards associated with each	6.3.1.4	Identify the returns for various resources (e.g. interest, rent, profit, and wages)	6.3.1.10	Discuss why the economic behaviors of institutions and individuals (e.g. business with consumer, business with worker, and government with consumer) differ as a result of pursuing self-interest
		6.3.1.5	Describe different kinds of economic institutions in the U.S. economy (e.g. households, businesses, financial institutions, government agencies, labor unions, and nonprofit organizations)		
		6.3.1.6	Explain the purpose of incentives and disincentives in the U.S. economy and give examples of each	6.3.1.11	Discuss ways in which profits are used in a market-oriented economy
		6.3.1.7	Explain how individuals of family units provide productive resources of land, labor, capital, and entrepreneurship		
		6.3.1.8	Explain how cultural traditions and customs influence economic behavior in the United States		
					6.3.1.12
					6.3.1.13
					6.3.1.14

Strand 6: Economics and Personal Finance				
Standard 4: Markets and Prices - Analyze the role of markets and prices in the U.S. economy.				
Topic 1: Supply and demand				
Level 1	Level 2		Level 3	Level 4
	6.4.1.1	Explain how price is used to allocate scarce resources	6.4.1.3	6.4.1.19 Calculate the elasticity coefficient for price changes of various goods and services
	6.4.1.2	Describe and give examples of markets for goods and services in the U.S. economy	6.4.1.4	
			6.4.1.5	
			6.4.1.6	
			6.4.1.7	

Strand 6: Economics and Personal Finance			
Standard 4: Markets and Prices - Analyze the role of markets and prices in the U.S. economy.			
Topic 1: Supply and demand			
Level 1	Level 2	Level 3	Level 4
		<p>6.4.1.8 Identify determinants of supply and demand</p> <p>6.4.1.9 Demonstrate an understanding of the supply and demand curves that show increases and decreases in quantity supplied and quantity demanded</p> <p>6.4.1.10 Demonstrate an understanding of the supply and demand curves when there are increases and decreases and explain why these changes occur</p> <p>6.4.1.11 Illustrate how a change in price affects quantity demanded or quantity supplied</p> <p>6.4.1.12 Explain how a market reacts to shortages and surpluses</p>	

Strand 6: Economics and Personal Finance			
Standard 4: Markets and Prices - Analyze the role of markets and prices in the U.S. economy.			
Topic 1: Supply and demand			
Level 1	Level 2	Level 3	Level 4
		<p>6.4.1.13 Explain how a market reacts to governmental intervention (e.g. ceilings, floors, and regulations)</p> <p>6.4.1.14 Describe the concept of elasticity and inelasticity</p> <p>6.4.1.15 Explain how efficient production and allocation of goods and services in a market economy are based on pricing information</p> <p>6.4.1.16 Explain why changes in prices or resources create incentives or disincentives for resource allocation in the U.S. economy</p> <p>6.4.1.17 Illustrate the effect of substitute or complementary goods on supply and demand</p> <p>6.4.1.18 Explain the effect of derived demand of labor supply and wages</p>	

Strand 6: Economics and Personal Finance							
Standard 5: Market Structures - Analyze the different types of market structures and the effect they have on the price and the quality of the goods and services produced.							
Topic 1: Market structures							
Level 1		Level 2		Level 3		Level 4	
6.5.1.1	Discuss how buyers and sellers establish prices for products in markets	6.5.1.3	Explain how competition among sellers of a good or service generally results in lower prices for buyers and lower profits for sellers	6.5.1.9	Describe the characteristics of oligopoly and identify examples in the current market	6.5.1.14	Give examples of positive and negative externalities (e.g. spillover costs) and analyze the government’s role in correcting market failures (e.g. tax policies, subsidies, and regulations)
6.5.1.2	Recognize how competition among sellers of a good or service affects prices for buyers and profits for sellers	6.5.1.4	Describe how competition among buyers of a good or service generally results in higher prices for buyers and higher profits for sellers	6.5.1.10	Describe the characteristics of monopolistic competition and identify examples in the current market	6.5.1.15	Analyze a business to determine its monopoly power
		6.5.1.5	Describe the characteristics of pure competition and identify examples in the current market	6.5.1.11	Describe how collusion affects market competition	6.5.1.16	Compare and contrast the different types of market structures
				6.5.1.12	Discuss the major barriers to new firms entering a market and how the barriers affect the level of competition in an industry		

Strand 6: Economics and Personal Finance

Standard 5: Market Structures - Analyze the different types of market structures and the effect they have on the price and the quality of the goods and services produced.

Topic 1: Market structures

Level 1	Level 2	Level 3	Level 4
	<p>6.5.1.6 Describe how competition in a purely competitive market encourages the production of higher quality goods and services</p> <p>6.5.1.7 Describe the characteristics of monopoly and natural monopoly and identify examples in the current market</p> <p>6.5.1.8 Determine the role of government in preventing private monopolies and regulating public monopolies</p>	<p>6.5.1.13 Examine U.S. laws and government regulations that are designed to impact competition</p>	

Strand 6: Economics and Personal Finance

Standard 6: Productivity - Explain the importance of productivity and analyze how specialization, division of labor, investment in physical and human capital, and technological change affect productivity and global trade.

Topic 1: Productivity	
Q1: What are the factors that influence productivity?	Q2: How can productivity be improved in a team setting?
Q3: What are the common barriers to productivity?	Q4: How can productivity be measured and tracked?
Q5: What are the benefits of high productivity?	Q6: How can productivity be maintained over the long term?

Level 1		Level 2		Level 3		Level 4	
6.6.1.1	Define and give examples of specialization	6.6.1.2	Describe how investment in physical capital (e.g. equipment, plants, and technology) and/or human capital can increase productivity	6.6.1.6	Assess opportunity costs and economic risks involved when investing in physical and human capital to increase productivity	6.6.1.13	Differentiate between lowest cost, marginal cost, and average cost per unit
		6.6.1.3	Explain the relationship between productivity and standard of living	6.6.1.7	Discuss the effects of government expenditures, regulations, and tax policies on productivity	6.6.1.14	Distinguish between short-run average costs and long-run average costs
		6.6.1.4	Analyze and discuss economic indicators that reflect productivity	6.6.1.8	Explain how investment in research and development affects productivity		
		6.6.1.5	Identify how specialization generally increases output	6.6.1.9	Distinguish between fixed, variable, explicit, and implicit costs		
				6.6.1.10	Explain the principle of diminishing returns and illustrate how it relates to productivity		
				6.6.1.11	Explain the law of profit maximization (e.g. marginal cost equals marginal revenue)		
				6.6.1.12	Analyze the impact of the global economy on American business		

Strand 6: Economics and Personal Finance							
Standard 7: The Role of Government - Analyze the role of government in economic systems, especially the role of government in the U.S. economy.							
Topic 1: Governmental factors							
Level 1		Level 2		Level 3		Level 4	
6.7.1.1	Provide examples of how individuals pay for public goods and services through taxes and fees	6.7.1.5	Explain the role of government taxation and its effect on consumers and producers	6.7.1.8	Define and give examples of progressive, regressive, and proportional taxes and their effect on specific income groups	6.7.1.18	Analyze how taxes serve as an incentive or disincentive to individuals and institutions
6.7.1.2	Define money and where it comes from	6.7.1.6	Differentiate between local, state, and federal tax revenues and expenditures	6.7.1.9	Give examples of taxes based on the principles of benefits received and ability to pay	6.7.1.19	Describe why the Federal Reserve System and the federal government have limited ability to control the total amount of money in the U.S. economy
6.7.1.3	Discuss why and how money is used in an economy	6.7.1.7	Identify local, state, and federal government regulations and their impact on business, society, and the individual in an economy	6.7.1.10	Evaluate the equity of taxes based on income, wealth, and consumption		
6.7.1.4	Differentiate between earned and unearned income			6.7.1.11	Explain how government’s redistribution of income through taxation, spending, and assistance/entitlement programs affects the well-being of people and businesses in an economy	6.7.1.20	Describe the limitations of tax policy in regulating the U.S. economy
				6.7.1.12	Identify monetary policies used by the Federal Reserve System to regulate the economy	6.7.1.21	Critique the ability of fiscal and monetary policies to influence the level of economic activity in the United States and abroad

Strand 6: Economics and Personal Finance

Standard 7: The Role of Government - Analyze the role of government in economic systems, especially the role of government in the U.S. economy.

Topic 1: Governmental factors

Level 1	Level 2	Level 3	Level 4
		<p>6.7.1.13 Identify fiscal policies used by the federal government to regulate the economy</p> <p>6.7.1.14 Discuss the history of banking in the United States, how monetary and fiscal policies have evolved, and how monetary and fiscal policies have been in opposition or in harmony with each other</p> <p>6.7.1.15 Differentiate between monetary and fiscal policies and identify when it may be appropriate to use a given policy</p> <p>6.7.1.16 Analyze the effect of national debt or surplus on the economy</p> <p>6.7.1.17 Investigate the effects of government actions and economic conditions on personal financial planning</p>	<p>6.7.1.22 Identify and evaluate how stabilizers (e.g. unemployment compensation, welfare benefits, Social Security, subsidies, and tax rates) affect economies in transition</p> <p>6.7.1.23 Analyze short-and long-term effects of deficit spending</p> <p>6.7.1.24 Analyze the effect of the federal deficit on the economy</p>

Strand 6: Economics and Personal Finance							
Standard 8: Global Economic Concepts - Examine the role of trade, protectionism, and monetary markets in the global economy.							
Topic 1: Global economics							
Level 1		Level 2		Level 3		Level 4	
6.8.1.1	Identify resources that are abundant or scarce in various countries throughout the world	6.8.1.2	Identify examples of goods and services exported to or imported from a particular country	6.8.1.6	Determine how the supply and demand of a currency affects its foreign exchange rate	6.8.1.11	Discuss the advantages and disadvantages of trade restrictions (e.g. tariffs, quotas, and embargoes)
		6.8.1.3	Identify primary trading partners within the global economy	6.8.1.7	Differentiate between currency appreciation and currency depreciation	6.8.1.12	Appraise free trade agreements between and among nations
		6.8.1.4	Explain how specialization promotes international trade and how international trade increases total world output and interdependence among nations	6.8.1.8	Analyze how a change in the value of a nation’s currency (appreciation or depreciation) can affect the level of its imports and exports	6.8.1.13	Distinguish between the balance of trade and the balance of payments
		6.8.1.5	Discuss the influence of cartels on international trade	6.8.1.9	Compare and contrast absolute and comparative advantage	6.8.1.14	Evaluate the impact of international economic unions on the global community and the influence these unions have on the member nations
				6.8.1.10	Analyze different countries to determine their comparative advantage for making and trading goods and services		

Strand 6: Economics and Personal Finance

Standard 9: Aggregate Supply and Aggregate Demand - Analyze how the U.S. economy functions as a whole and describe selected macroeconomic measures of economic activity.

Topic 1: Measurements of the national economy

Level 1		Level 2		Level 3		Level 4	
6.9.1.1	Define unemployment and describe what it would be like to be a member of a family where no one is employed	6.9.1.2	Discuss causes of unemployment	6.9.1.5	Give examples of how inflation and deflation affect purchasing power	6.9.1.15	Assess the understatement and overstatement of CPI and the effects on the economy and the individual
		6.9.1.3	Analyze incentives and disincentives of being unemployed or underemployed	6.9.1.6	Analyze the causes and effects of demand-pull and cost-push inflation	6.9.1.16	Differentiate between final goods and intermediate goods to determine GDP
		6.9.1.4	Explain who benefits and who loses with inflation/deflation	6.9.1.7	Calculate the real interest rate (e.g. nominal minus rate of inflation)	6.9.1.17	Discuss how changes in disposable income affect the economy
				6.9.1.8	Compare and contrast the different stages of the business cycle (e.g. recovery, expansion, trough, and peak)	6.9.1.18	Analyze the relationship of different components of GDP- Consumption + Investment + Government spending + (Exports – Imports) [C+I+G+(X-M)]
				6.9.1.9	Identify the components of the labor force	6.9.1.19	Interpret coincident and lagging indicators
				6.9.1.10	Differentiate between the types of unemployment (e.g. frictional, structural, cyclical, and seasonal)		

Strand 6: Economics and Personal Finance

Standard 9: Aggregate Supply and Aggregate Demand - Analyze how the U.S. economy functions as a whole and describe selected macroeconomic measures of economic activity.

Topic 1: Measurements of the national economy

Level 1	Level 2	Level 3	Level 4
		<p>6.9.1.11 Interpret the Consumer Price Index (CPI) in relation to purchasing power</p> <p>6.9.1.12 Discuss major factors that affect the level of a country's Gross Domestic Product (GDP) (e.g. quantity and quality of natural resources, size and skill of the labor force, and quantity and quality of capital stock)</p> <p>6.9.1.13 Locate the per capita GDP of various nations to compare the levels of economic well-being</p> <p>6.9.1.14 Identify and analyze leading economic indicators and the methods of using the indicators to validate opinions about the state of the economy</p>	<p>6.9.1.20 Differentiate between GNP, NDP, NI, PI and DI</p>

Strand 6: Economics and Personal Finance			
Standard 10: Personal Decision Making - Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.			
Topic 1: Decision-making process			
Level 1	Level 2	Level 3	Level 4
6.10.1.1 Define and give examples of economic wants and needs	6.10.1.3 Recognize opportunity costs and trade-offs to personal decision making	6.10.1.6 Differentiate between types of decisions and identify those for which a formal decision-making process should be used	6.10.1.8 Apply the concept of marginalism to choice making
6.10.1.2 Recognize responsibility for the consequences of economic choices	6.10.1.4 Apply the steps in a rational decision-making process to a situation involving an economic decision by an individual	6.10.1.7 Apply the decision-making process to various types of decisions at different stages of the life cycle	6.10.1.9 Analyze the effects of leading economic indicators of a personal financial plan
	6.10.1.5 Recognize and assume responsibility for the consequences of economic choices		6.10.1.10 Analyze the effects of ethics on business and financial management decisions
			6.10.1.11 Examine the impact of advertising, peer pressure, and family history on personal financial decisions

Strand 6: Economics and Personal Finance			
Standard 11: Earning and Reporting Income - Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.			
Topic 1: Personal income			
Level 1	Level 2	Level 3	Level 4
6.11.1.1 Identify various ways people earn a living 6.11.1.2 Differentiate between earned and unearned income	6.11.1.3 Distinguish between income and wealth 6.11.1.4 Explain taxes and how they affect purchasing power 6.11.1.5 Explain how types and availability of jobs are determined primarily by consumer demand in the market-oriented economy of the United States 6.11.1.6 Discuss how personal choices, experiences, technology, education/training, and other factors correlate with earning a living	6.11.1.11 Discuss how income from employment is affected by factors such as supply and demand, geographic location, level of education, type of industry, union membership, productivity, skill level, and work ethic 6.11.1.12 Identify types of income other than wages (e.g. interest, rent, and profit) that people earn from their resources 6.11.1.13 Assess the impact of sociological, economic, and technological changes on future jobs	6.11.1.19 Compare and contrast compensation packages that include varying levels of wages and benefits 6.11.1.20 Explain the impact of taxes on personal financial planning

Strand 6: Economics and Personal Finance

Standard 11: Earning and Reporting Income - Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.

Topic 1: Personal income

Level 1	Level 2	Level 3	Level 4
	<p>6.11.1.7 Analyze the characteristics and requirements of occupations of interest, including entrepreneurial opportunities</p> <p>6.11.1.8 Differentiate between gross and net income</p> <p>6.11.1.9 Identify benefits as a component of total income</p> <p>6.11.1.10 Identify sources of unearned income (e.g. transfer payments and gifts)</p>	<p>6.11.1.14 Use the decision-making process in the selection of ways to earn a living</p> <p>6.11.1.15 Calculate personal tax liabilities for various types of taxes (e.g. property, income, sales, Social Security, and Medicare)</p> <p>6.11.1.16 Explore potential tax deductions and credits on a tax return</p> <p>6.11.1.17 Analyze how career choice, education, and skills affect income and goal attainment</p> <p>6.11.1.18 Describe the different types of taxes (progressive, regressive, proportional)</p>	

Strand 6: Economics and Personal Finance				
Standard 12: Managing Finances and Budgeting - Develop and evaluate a spending/savings plan.				
Topic 1: Budgeting				
Level 1	Level 2	Level 3	Level 4	
6.12.1.1 Identify various sources of money for personal spending	6.12.1.3 Identify ways in which individuals and families obtain financial resources	6.12.1.7 Compare a personal spending plan with typical consumer spending as a tool for determining individual financial goals	6.12.1.9 Construct a personal spending plan with typical consumer spending as a tool for determining individual financial goals	
6.12.1.2 Construct and use a personal spending/savings plan and evaluate it according to short- and long-term goals	6.12.1.4 Define and categorize expenses as fixed or variable	6.12.1.8 Describe how income and spending patterns change throughout the life cycle for the typical person and family		
	6.12.1.5 Classify periodic expenses as fixed or variable			
	6.12.1.6 Determine discretionary income in a spending plan			

Strand 6: Economics and Personal Finance							
Standard 13: Saving and Investing - Evaluate savings and investment options to meet short- and long-term goals.							
Topic 1: Saving and investing							
Level 1		Level 2		Level 3		Level 4	
6.13.1.1	Describe why and how people save money	6.13.1.4	Distinguish between simple and compound interest	6.13.1.9	Apply criteria for choosing a savings or investment instrument (e.g. market risk, inflation risk, interest rate risk, liquidity, and minimum amount needed for investment)	6.13.1.16	Examine the role of saving and investing in creating a financial plan
6.13.1.2	Identify the opportunity cost of saving	6.13.1.5	Describe how financial institutions use deposited funds			6.13.1.17	Develop financial goals for the future based on one’s lifestyle expectations and career choices
6.13.1.3	Differentiate between saving and investing	6.13.1.6	Describe the advantages and disadvantages of different savings and investment plans	6.13.1.10	Distinguish between the rights and responsibilities of owners of debt and equity investments	6.13.1.18	Contrast the impact of simple interest vs. compound interest on savings
		6.13.1.7	Identify the risk/return trade-offs for saving and investing	6.13.1.11	Explain why a savings and investing plan changes as one proceeds through the life cycle	6.13.1.19	Calculate and apply the Rule of ‘72
		6.13.1.8	Analyze the power of compounding and the importance of starting early in implementing a plan of saving and investing	6.13.1.12	Differentiate among interest, dividends, capital gains, and rent from property	6.13.1.20	Examine the fundamental workings of the Social Security System and the system’s effects on retirement planning
				6.13.1.13	Describe how saving and investing influence economic growth (e.g. capital formation)	6.13.1.21	Examine the financial implication of an inheritance
				6.13.1.14	Evaluate tax incentives available for certain investments	6.13.1.22	Define the terminology associated with inheritance
				6.13.1.15	Explain costs and income sources for investments	6.13.1.23	Compare investment options for a monetary inheritance
						6.13.1.24	Explain the similarities and differences between state and federal taxation of a monetary inheritance
						6.13.1.25	Explain how and why the stock market works

Strand 6: Economics and Personal Finance							
Standard 14: Buying Goods and Services - Apply a decision-making model to maximize consumer satisfaction when buying goods and services.							
Topic 1: Personal purchases							
Level 1		Level 2		Level 3		Level 4	
6.14.1.1	Apply rational decision-making process to a personal buying decision	6.14.1.6	Discuss various ways competition helps the consumer	6.14.1.11	Identify the advantages and disadvantages of purchasing, leasing, and renting	6.14.1.16	Calculate the costs of utilities, services, maintenance, and other expenses involved in independent living
6.14.1.2	Identify goods and services and distinguish between the two	6.14.1.7	Describe reasons why there are variances in price for a given item bought from different providers	6.14.1.12	Identify and describe consumer assistance services provided by public and private organizations (e.g., government, Better Business Bureau, and manufacturers)	6.14.1.17	Explain how a consumer can identify and report fraudulent behavior and practices observed on the Internet
6.14.1.3	Apply comparison shopping practices	6.14.1.8	Use reliable consumer resources to collect information for making buying decisions about durable and nondurable goods	6.14.1.13	Research consumer advocacy groups that address consumer rights and responsibilities and describe how an individual can participate		
6.14.1.4	Identify alternative sources for purchases (e.g. Internet, retail stores, and catalogs)	6.14.1.9	Describe the rights, responsibilities, and remedies of consumers and give an example of each	6.14.1.14	Describe the role that supply and demand and market structure play in determining the availability and price of goods and services		
6.14.1.5	Recognize that laws are available to protect the rights of the consumer	6.14.1.10	Identify and understand how consumer protection laws are applied	6.14.1.15	Examine the impact of advertising and marketing on consumer demand and decision-making in the global marketplace		

Strand 6: Economics and Personal Finance			
Standard 15: Banking and Financial Institutions - Evaluate services provided by financial deposit institutions to transfer funds.			
Topic 1: Personal banking			
Level 1	Level 2	Level 3	Level 4
6.15.1.1 List the basic services provided by banks	6.15.1.2 Identify various types of financial deposit institutions 6.15.1.3 Identify the rights and responsibilities associated with using a checking account 6.15.1.4 Describe the steps involved in opening and using a checking account 6.15.1.5 Compare and contrast the different types of checking accounts offered by various financial deposit institutions 6.15.1.6 Compare and contrast electronic means of transfer (e.g. debit cards, ATM, and automatic deposits/payments) offered by various financial deposit institutions	6.15.1.7 Describe and use the steps involved in the banking reconciliation process 6.15.1.8 Compare and contrast various forms of endorsement 6.15.1.9 Recognize the costs associated with services offered by financial deposit institutions (e.g. overdrafts and stop-payment orders) 6.15.1.10 Identify other means of transferring funds (e.g. money orders and certified checks) 6.15.1.11 Compare costs and benefits of online and traditional banking	6.15.1.12 Analyze privacy and security issues associated with financial transactions 6.15.1.13 Explain how certain historical events have influenced the banking system and other financial institutions 6.15.1.14 Identify the functions of the Federal Reserve System

Strand 6: Economics and Personal Finance				
Standard 16: Using Credit - Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.				
Topic 1: Credit fundamentals				
Level 1	Level 2	Level 3	Level 4	
6.16.1.1 Explain when and why borrowing is used for the purchase of goods and services	6.16.1.3 Identify methods of establishing and maintaining a good credit rating	6.16.1.11 Identify the opportunity cost of credit	6.16.1.24 Compare and contrast the legal aspects of different forms of credit (e.g. title transfer, responsibility limits, collateral requirements, and cosigning)	
6.16.1.2 Describe the risks and responsibilities associated with using credit	6.16.1.4 Evaluate the various methods of financing a purchase	6.16.1.12 Define interest as a cost of credit and explain why it is charged		
	6.16.1.5 Define interest as a cost of credit and explain why it is charged	6.16.1.13 Analyze various sources and types of credit (e.g. short- and long-term) and related costs	6.16.1.25 Identify the components listed on a credit report and explain how that information is used	
	6.16.1.6 Compare advantages and disadvantages of using credit	6.16.1.14 Select an appropriate form of credit for a particular buying decision	6.16.1.26 Identify specific steps that should be taken by a victim to recover from identify theft	
	6.16.1.7 Identify the various types of credit including the different types of credit cards	6.16.1.15 Compare and contrast the various aspects of credit cards (e.g. APR, grace period, incentive buying, methods of calculating interest, and fees)	6.16.1.27 Explain the implications of bankruptcy resulting from the misuse of credit	
	6.16.1.8 Explain why the amount of principal, the period of the loan, and the interest rate affect the amount of interest charged	6.16.1.16 Explain credit ratings and credit reports and describe why they are important to consumers		
		6.16.1.17 Describe the relationship between a credit rating and the cost of credit		

Strand 6: Economics and Personal Finance

Standard 16: Using Credit - Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.

Topic 1: Credit fundamentals

Level 1	Level 2	Level 3	Level 4
	<p>6.16.1.9 Explain why the interest rate varies with the amount of assumed risk</p> <p>6.16.1.10 Explain the need for a sound credit rating</p>	<p>6.16.1.18 Recognize the signs of credit problems</p> <p>6.16.1.19 Analyze the advantages and disadvantages of various alternatives for resolving credit problems</p> <p>6.16.1.20 Research rights and responsibilities of consumers according to credit legislation (e.g. Truth-In-Lending Act, Fair Credit Reporting Act, Equal Credit Opportunity Act, and Fair Debt Collection Act)</p> <p>6.16.1.21 Describe legal and illegal types of credit that carry high interest rates (e.g. payday loans, rent-to-buy agreements, and loan sharking)</p> <p>6.16.1.22 Calculate a payment schedule for a loan</p> <p>6.16.1.23 Identify specific steps that consumers can take to minimize their exposure to identify theft</p>	

Strand 6: Economics and Personal Finance			
Standard 17: Protecting Against Risk - Analyze choices available to consumers for protection against risk and financial loss.			
Topic 1: Protection against risks			
Level 1	Level 2	Level 3	Level 4
6.17.1.1 Identify risks in life and how to gain protection against the consequences of risk	6.17.1.4 Explain how all types of insurance are based on the concept of risk sharing and statistical probability	6.17.1.7 Identify the type of insurance associated with different types of risk (e.g. automobile, personal and professional liability, home and apartment, health, life, long-term care, disability)	6.17.1.11 Develop recommended insurance coverage for individuals/families for various risks and different income levels
6.17.1.2 Describe identity theft	6.17.1.5 Describe how to protect personal and financial information	6.17.1.8 Explain why insurance needs change throughout the life cycle	6.17.1.12 Develop a plan for family financial security (e.g. secure storage of documents, cash reserve, household inventory, medical records retention) in case of a disaster
6.17.1.3 Discuss ways to protect personal information	6.17.1.6 Evaluate insurance as a risk management strategy	6.17.1.9 Identify various suppliers of insurance (e.g. public and private)	
		6.17.1.10 Explain the role of insurance in financial planning	

Strand 7: Entrepreneurship			
Standard 1: Entrepreneurs and Entrepreneurial Opportunities - Recognize that entrepreneurs possess unique characteristics and evaluate the degree to which one possesses those characteristics.			
Topic 1: Characteristics of an Entrepreneur			
Level 1	Level 2	Level 3	Level 4
7.1.1.1 Define entrepreneurship 7.1.1.2 Identify the characteristics of a successful entrepreneur	7.1.1.3 Compare the costs and benefits of choosing to become an entrepreneur 7.1.1.4 Describe the paths to becoming an entrepreneur	7.1.1.5 Analyze the characteristics of an entrepreneur in relation to one's self 7.1.1.6 Analyze the personal advantages and risks of owning a business 7.1.1.7 Discuss special entrepreneurship opportunities for women and minorities	7.1.1.8 Assess the qualifications to become an entrepreneur 7.1.1.9 Examine how outside influences may play an important role in the choice of paths an entrepreneur chooses
Topic 2: Role of the Entrepreneur in Business			
Level 1	Level 2	Level 3	Level 4
7.1.2.1 Describe the differences and similarities between being an employer and an employee	7.1.2.2 Differentiate between a manager and an entrepreneur	7.1.2.3 List advantages and disadvantages of being an entrepreneur	7.1.2.4 Identify and appraise the unique contributions of entrepreneurs on the economy 7.1.2.5 Explain the importance of entrepreneurship as a choice in a market economy

Strand 7: Entrepreneurship			
Standard 1: Entrepreneurs and Entrepreneurial Opportunities - Recognize that entrepreneurs possess unique characteristics and evaluate the degree to which one possesses those characteristics.			
Topic 3: Opportunity/Problem Recognition and Pursuit			
Level 1	Level 2	Level 3	Level 4
<p>7.1.3.1 Recognize opportunities resulting from peoples' potential wants and needs</p> <p>7.1.3.2 Identify problems facing consumers and businesses</p> <p>7.1.3.3 Generate alternative solutions to a given problem</p>	<p>7.1.3.4 Describe opportunities and/or problems that lead to the development of successful entrepreneurial endeavors</p> <p>7.1.3.5 Utilize the problem-solving process to resolve a problem facing consumers of businesses</p> <p>7.1.3.6 Recognize the need to obtain professional assistance for solving specific business problems</p> <p>7.1.3.7 Identify businesses that could be operated from an individual's home or on the Internet</p>	<p>7.1.3.8 Utilize virtual entrepreneurs and other technology avenues to identify and solve various business problems</p> <p>7.1.3.9 Compare and contrast the advantages and disadvantages of buying an existing business, starting a business, or purchasing a franchise</p> <p>7.1.3.10 Explain the feasibility of starting a home based or Internet business</p> <p>7.1.3.11 Describe an entrepreneurial opportunity and formulate the steps in establishing a business oriented toward that opportunity</p>	<p>7.1.3.12 Analyze potential business opportunities in relation to personal preferences, financial worthiness, and perceived risk</p> <p>7.1.3.13 Explain the methods used to determine the financial value of an existing business</p>

Strand 7: Entrepreneurship			
Standard 1: Entrepreneurs and Entrepreneurial Opportunities - Recognize that entrepreneurs possess unique characteristics and evaluate the degree to which one possesses those characteristics.			
Topic 4: Problem Identification and Solutions			
Level 1	Level 2	Level 3	Level 4
7.1.4.1 List steps in problem solving 7.1.4.2 Generate alternative solutions to a given problem	7.1.4.3 Identify alternative solutions to an entrepreneurial problem (e.g. outsourcing, sub-contracting, partnership and soliciting investments	7.1.4.4 Describe ways to protect intellectual property (e.g. patents and copyrights) 7.1.4.5 Describe ways to protect tangible business property	7.1.4.6 Formulate contingency plans to identify business problems
Standard 2: Marketing - Analyze customer groups, and develop a plan to identify, reach, and keep customers in a specific target market.			
Topic 1: Identifying the Market			
Level 1	Level 2	Level 3	Level 4
7.2.1.1 Determine the wants of specific consumers 7.2.1.2 Determine potential buyers of specific products at various price levels	7.2.1.3 Define and give examples of market segmentation 7.2.1.4 Define and give examples of target markets for specific products 7.2.1.5 Define and give examples of the concept of market share	7.2.1.6 Identify target markets for potential new businesses 7.2.1.7 Use primary and secondary data sources of locate information about potential target markets 7.2.1.8 Formulate a customer profile for a planned business	7.2.1.9 Estimate market share for a specific product or service 7.2.1.10 Identify target markets for home-based and online businesses

Strand 7: Entrepreneurship				
Standard 2: Marketing - Analyze customer groups, and develop a plan to identify, reach, and keep customers in a specific target market.				
Topic 2: Reaching the Market				
Level 1	Level 2	Level 3	Level 4	
7.2.2.1 Identify elements of marketing (e.g., product, place, price, and promotion)	7.2.2.5 Discuss factors that affect pricing	7.2.2.10 Identify the advantages and disadvantages of starting a business on the Internet	7.2.2.15 Analyze the advantages and disadvantages of possible locations for planned business—brick and mortar stores and virtual enterprises	
7.2.2.2 Design/select products to meet customer wants	7.2.2.6 Explain the importance of and select an appropriate location for a business	7.2.2.11 Describe how the Internet and other emerging technologies have impacted the components of marketing (e.g., product, place, price, and promotion)	7.2.2.16 Assess the costs of renovating or improving a site for a planned business	
7.2.2.3 Price a product in order to yield a profit	7.2.2.7 Select/prepare appropriate publicity activities for a business	7.2.2.12 Describe the layout and facilities needed for a planned business	7.2.2.17 Select appropriate channels of distribution to reach a target market	
7.2.2.4 Create promotional activities for a given product	7.2.2.8 Select/prepare appropriate advertising activities for a business	7.2.2.13 Analyze the components of an effective e-commerce site	7.2.2.18 Describe the ways to evaluate the effectiveness of promotional efforts	
	7.2.2.9 Design a new product to meet unfilled consumer wants	7.2.2.14 Design a marketing plan for a business (include the Internet and other emerging technologies if appropriate)		

Strand 7: Entrepreneurship			
Standard 2: Marketing - Analyze customer groups, and develop a plan to identify, reach, and keep customers in a specific target market.			
Topic 3: Keeping/Increasing the Market			
Level 1	Level 2	Level 3	Level 4
7.2.3.1 Discuss the importance of responding to customer concerns	7.2.3.4 Discuss the impact of competition on keeping/increasing market share	7.2.3.10 Select appropriate methods to respond to customer concerns	7.2.3.16 Design policies and procedures for serving customers
7.2.3.2 Identify ways to respond to customer concerns	7.2.3.5 Describe techniques for obtaining customer feedback	7.2.3.11 Identify new product/service opportunities	7.2.3.17 Create a customer database to track customer purchases and feedback
7.2.3.3 Discuss the importance of a business giving back to the community	7.2.3.6 Identify ways a business can contribute to the community	7.2.3.12 Identify ways businesses track customers	7.2.3.18 Modify marketing plans based on customer feedback
	7.2.3.7 Discuss how networking can help maintain/increase market share	7.2.3.13 Design strategies for maintaining customer loyalty	
	7.2.3.8 Identify networking opportunities	7.2.3.14 Describe benefits of participating in a business-sponsored community service activity	
	7.2.3.9 Discuss how selling on credit can help increase market share	7.2.3.15 Develop quality control procedures	
Standard 3 Economics			
Topic 1: Economic Concepts			
Level 1	Level 2	Level 3	Level 4
7.3.1.1 Define opportunity costs and give examples	7.3.1.3 Analyze a decision in terms of marginal costs and marginal benefits	7.3.1.4 Determine the difference between marginal costs and sunk costs	
7.3.1.2 Explain the importance of opportunity cost when making a decision			
Strand 7: Entrepreneurship			

Standard 2: Marketing - Analyze customer groups, and develop a plan to identify, reach, and keep customers in a specific target market.			
Topic 2: Market Economy Characteristics			
Level 1	Level 2	Level 3	Level 4
7.3.2.1 Define scarcity	7.3.2.2 Describe how a market economy resolves the problems of what, how, and for whom to produce 7.3.2.3 Explain the determinants of Supply and demand 7.3.2.4 Explain how supply and demand markets interact to determine price	7.3.2.5 Compare and contrast the different types of market structures (e.g., competition and monopoly) 7.3.2.6 Explain the effect of different market structures on market price	
Standard 3: Economics - Apply economic concepts when making decisions for an entrepreneurial venture.			
Topic 3: Function of Price			
Level 1	Level 2	Level 3	Level 4
7.3.3.1 Define what is meant by the cost of a good or service 7.3.3.2 Define what is meant by the price of a good or service 7.3.3.3 Describe the interrelationship between cost and price	7.3.3.4 Describe the different between fixed costs and variable costs 7.3.3.5 Describe the impact of variable costs on pricing	7.3.3.6 Assess how market prices ration goods and services among those who want them 7.3.3.7 Assess how market prices provide an incentive to produce goods and services 7.3.3.8 Establish prices for products/services	

Strand 7: Entrepreneurship							
Standard 3: Economics - Apply economic concepts when making decisions for an entrepreneurial venture.							
Topic 4: Role of Profit and Risk							
Level 1		Level 2		Level 3		Level 4	
7.3.4.1	Compute the difference between total revenue and total expenses	7.3.4.4	Evaluate short-term alternatives for a business to reach profitability	7.3.4.5	Evaluate long-term alternatives for a business to reach profitability	7.3.4.6	Establish a profit goal for a planned business
7.3.4.2	Identify where there is a profit or loss for a business						
7.3.4.3	Decide whether to start a new business (or stay in a specific business) based on opportunity cost						
Topic 5: Role of Government							
Level 1		Level 2		Level 3		Level 4	
7.3.5.1	Define and give examples of public goods and services	7.3.5.2	Explain why government plays a role in the market economy	7.3.5.3	Assess how government plays a role in determining what is and what is not provided in a market economy		
				7.3.5.4	Assess how government plays a role in modifying the way in which a market economy distributes income		
				7.3.5.5	Assess the role of government assistance in the growth and development of small businesses		

Strand 7: Entrepreneurship							
Standard 4: Finance – Use the financial concepts and tools needed by an entrepreneur in making business decisions.							
Topic 1: Determining Cash Needs							
Level 1		Level 2		Level 3		Level 4	
7.4.1.1	Identify the resources needed to produce a specific product	7.4.1.3	Determine the resources needed to start a planned business (e.g. materials and labor)	7.4.1.6	Project the total cash needed to start a business (e.g. start-up costs, ongoing operational expenses, and cash reserves)	7.4.1.7	Assess alternatives for solving cash flow problems
7.4.1.2	Identify the costs of producing a specific product	7.4.1.4	Determine the costs of starting a planned business				
		7.4.1.5	Identify ongoing operational expenses				
Topic 2: Identifying Sources and Types of Funding							
Level 1		Level 2		Level 3		Level 4	
7.4.2.1	List common sources from which entrepreneurs can borrow money	7.4.2.2	Explain the advantages and disadvantages of primary sources of borrowing	7.4.2.4	Identify the major sources of funding for a business	7.4.2.8	Assess the impact of responses to loan application questions on an entrepreneur’s chances of receiving a loan
		7.4.2.3	Define the differences between debt and equity	7.4.2.5	Describe the trade-offs between debt and equity financing		
				7.4.2.6	Discuss types of funding within each funding source (e.g. development grants, SBA support, mortgage, short-term loan, long-term loan, and credit line)	7.4.2.9	Examine the need for accounting assistance and financial investor planning to aid in the planning for funding
				7.4.2.7	Identify the components of a loan application		

Strand 7: Entrepreneurship			
Standard 4: Finance – Use the financial concepts and tools needed by an entrepreneur in making business decisions.			
Topic 3: Interpreting Financial Statements			
Level 1	Level 2	Level 3	Level 4
7.4.3.1 Discuss how to determine a profit/loss in a business	7.4.3.2 Examine a profit/loss statement of a business to determine whether a business is profitable 7.4.3.3 Describe why the analysis of financial statements is important for the business	7.4.3.4 Analyze for decision-making purposes the financial health of a business 7.4.3.5 Analyze for decision-making purposes the cash flow and worth of a business 7.4.3.6 Analyze for decision-making purposes the worth of a business 7.4.3.7 Describe situations in which financial experts should be consulted for the interpretation of financial data 7.4.3.8 Calculate the number of products to be sold to make a profit using break-even analysis	7.4.3.9 Identify factors that cause changes in the financial picture of a business

Strand 7: Entrepreneurship			
Standard 5: Accounting - Recognize that entrepreneurs must establish, maintain, and analyze appropriate records to make a business decision.			
Topic 1: Keeping Business Records			
Level 1	Level 2	Level 3	Level 4
7.5.1.1 Identify the reasons for keeping business records 7.5.1.2 Describe problems that might be caused by failure to keep business records	7.5.1.3 Describe how keeping poor-quality business records can affect a business 7.5.1.4 Identify how businesses use computers to keep records	7.5.1.5 Examining software, methods, and systems that are available for business record-keeping	
Topic 2: Identifying Types of Business Records			
Level 1	Level 2	Level 3	Level 4
	7.5.2.1 Identify types of financial records 7.5.2.2 Describe the type of data that is kept in each business record	7.5.2.3 Compare and contrast the various types of business records 7.5.2.4 Describe the interrelationships of various business records 7.5.2.5 Describe the effect that inaccurate or missing records have on other business records	7.5.2.6 Identify records needed for the day-to-day operations of a planned business 7.5.2.7 Understand the importance of inventory control systems 7.5.2.8 Analyze the relationship of record keeping and tax reporting

Strand 7: Entrepreneurship			
Standard 5: Accounting - Recognize that entrepreneurs must establish, maintain, and analyze appropriate records to make a business decision.			
Topic 3: Establishing and Using Business Records			
Level 1	Level 2	Level 3	Level 4
7.5.3.1 Identify basic records for a business (e.g., cash sales receipts, credit card receipts, and checkbook entries)	7.5.3.2 Complete basic records for a business (e.g., cash sales receipts, credit card receipts, and checkbook entries) 7.5.3.3 Identify the advantages and disadvantages of keeping records manually or electronically	7.5.3.4 Describe the importance of comparing plans/budgets with actual data from business records 7.5.3.5 Identify and use appropriate technology resources to fulfill record-keeping needs	7.5.3.6 Preparing an opening day balance sheet for a planned business 7.5.3.7 Prepare one-year performance statements for a planned business 7.5.3.8 Develop plans to manage accounts receivable and accounts payable
Topic 4: Interpreting Business Records			
Level 1	Level 2	Level 3	Level 4
	7.5.4.1 Describe how personnel and purchasing decisions are made based on current sales data 7.5.4.2 Determine if a business is making a profit based on business records	7.5.4.3 Estimate personnel and purchasing needs based on sales data 7.5.4.4 Forecast sales in order to plan purchases 7.5.4.5 Plan purchases based on sales forecasts 7.5.4.6 Compare actual income and expenses to budgeted amounts for a specific periods	7.5.4.7 Evaluate the financial conditions for a firm based on business records

Strand 7: Entrepreneurship			
Standard 6: Management –Develop a management plan for an entrepreneurial venture.			
Topic 1: Establishing a Vision			
Level 1	Level 2	Level 3	Level 4
7.6.1.1 Establish personal short-term goals	7.6.1.2 Create a personal vision statement for the next five years 7.6.1.3 Develop strategies for achieving a personal vision	7.6.1.4 Develop a vision for a planned business 7.6.1.5 Create a mission statement for a planned business 7.6.1.6 Develop the strategies for achieving the vision for a planned business	7.6.1.7 Establish goals and objectives for a planned business 7.6.1.8 Analyze exit plan options for a planned business

Strand 7: Entrepreneurship				
Standard 6: Management –Develop a management plan for an entrepreneurial venture.				
Topic 2: Hiring Employees				
Level 1	Level 2	Level 3	Level 4	
7.6.2.1 Identify characteristics of a good employee	7.6.2.2 Identify skills and qualities needed for specific jobs and careers 7.6.2.3 Explain why friends and family members may not be an entrepreneur's best potential employees	7.6.2.4 Diagram the organizational structure of a planned business 7.6.2.5 Design hiring procedures for a specific job, ranging from the initial advertisement to the final interview 7.6.2.6 Develop job descriptions for positions in a planned business 7.6.2.7 Identify situations where outsourcing should be used for hiring needs	7.6.2.8 Plan human resource needs and determine the types of employees required 7.6.2.9 Identify sources of personnel for a small business 7.6.2.10 Describe the role of compensation in relation to productivity when hiring individuals 7.6.2.11 Assess alternatives to hiring permanent full-time employees Outline a training program for new employees 7.6.2.12 Appraise employee performance 7.6.2.13 Develop an appropriate compensation plan for a planned business 7.6.2.14 Design personnel policies for a planned business 7.6.2.15 Outline procedures for handling employee suggestions and complaints	

Strand 7: Entrepreneurship			
Standard 6: Management –Develop a management plan for an entrepreneurial venture.			
Topic 3: Building Teams and Support Networks			
Level 1	Level 2	Level 3	Level 4
7.6.3.1 Describe the advantages of working as a team in a specific activity/sport	7.6.3.2 Describe and give examples of the characteristics of successful teams 7.6.3.3 Explain the importance of motivation, leadership, and trust to members of a team 7.6.3.4 Explain the importance of clear communication to members of a team	7.6.3.5 Describe ways to motivate others 7.6.3.6 Identify practices of an entrepreneurial leader 7.6.3.7 Explain the importance of delegation 7.6.3.8 Explain the importance of linking the goals of the individual to the goals of the team 7.6.3.9 Establish the importance of support networks in problem solving and motivation of successful teams	7.6.3.10 Apply effective leadership and motivation techniques in small group situations

Strand 7: Entrepreneurship							
Standard 6: Management –Develop a management plan for an entrepreneurial venture.							
Topic 4: Managing Technology							
Level 1		Level 2		Level 3		Level 4	
7.6.4.1	Describe the importance of technology to operating and managing a business	7.6.4.3	Identify business problems that could be solved through the implementation of technology	7.6.4.5	Identify different technologies used to operate and manage a business	7.6.4.9	Develop a technology plan for a business
7.6.4.2	Describe ways that technology impacts a business	7.6.4.4	Identify technology solutions for solving business problems	7.6.4.6	Determine technology needs for a business		
				7.6.4.7	Evaluate the feasibility of conducting business on the Internet		
				7.6.4.8	Examine ways to establish a business on the Internet (e.g., e-Bay, stand-alone, virtual malls)		
Topic 5: Monitoring Achievement							
Level 1		Level 2		Level 3		Level 4	
7.6.5.1	Determine whether one’s personal short-term goals are being met	7.6.5.2	Establish criteria to use for monitoring achievement of a personal vision	7.6.5.4	Establish criteria to monitor achievement of the vision for a planned business	7.6.5.6	Establish control practices and procedures for a planned business
		7.6.5.3	Implement monitoring procedures for achievement of a personal vision	7.6.5.5	Analyze vision statements from various businesses in terms of future trends		

Strand 7: Entrepreneurship				
Standard 6: Management –Develop a management plan for an entrepreneurial venture.				
Topic 6: Managing Risks				
Level 1	Level 2	Level 3	Level 4	
	7.6.6.1 Describe risks faced by business owners	7.6.6.3 Identify types of business insurance	7.6.6.5 Explain the principles of a sound risk management program	
	7.6.6.2 Explain ways business owners can protect themselves from risks	7.6.6.4 Identify types of insurance needed for a planned business	7.6.6.6 Evaluate appropriate levels of insurance for a planned business	
Standard 7: Global Markets – Analyze the effect of cultural differences, export/import opportunities, and trends on an entrepreneurial venture in the global marketplace.				
Topic 1: Cultural Differences				
Level 1	Level 2	Level 3	Level 4	
7.7.1.1 Define culture	7.7.1.3 Describe the influences of other cultures on U.S. business	7.7.1.6 Analyze necessary modifications to U.S. business practices to facilitate interaction in the global marketplace	7.7.1.7 Recognize the globalization of the workforce and how it has enabled high-performance networks to be established where and when the best skills can be found	
7.7.1.2 Develop an understanding of cultural differences	7.7.1.4 Recognize how the Internet is used to expand a business globally			
	7.7.1.5 Compare and contrast business practices in different cultures		7.7.1.8 Recognize how American culture has changed and how it affects the way business is conducted	

Strand 7: Entrepreneurship			
Standard 7: Global Markets – Analyze the effect of cultural differences, export/import opportunities, and trends on an entrepreneurial venture in the global marketplace.			
Topic 2: Import/Export Opportunities			
Level 1	Level 2	Level 3	Level 4
7.7.2.1 Discuss the concepts of import and export	7.7.2.4 Describe the benefits and risks of international trade	7.7.2.6 Explain the effects of government regulations on international trade	7.7.2.11 Identify requirements facing small businesses considering exporting
7.7.2.2 Identify products that have been imported into the United States and identify the country of origin	7.7.2.5 Investigate opportunities for international trade	7.7.2.7 Identify the challenges of selling to consumers in other countries	7.7.2.12 Analyze how expanding from domestic to international trade impacts a business
7.7.2.3 Identify products that have been exported by the United States and identify the countries receiving the product		7.7.2.8 Describe the influence of domestic businesses on foreign markets	
		7.7.2.9 Describe the way the Internet has impacted trade between countries	
		7.7.2.10 Identify forms of financial export assistance programs that U.S. government agencies and investment corporations offer	

Strand 7: Entrepreneurship			
Standard 7: Global Markets – Analyze the effect of cultural differences, export/import opportunities, and trends on an entrepreneurial venture in the global marketplace.			
Topic 3: Global Trends			
Level 1	Level 2	Level 3	Level 4
	<p>7.7.3.1 Discuss how a previous trend led to an opportunity in the global marketplace</p> <p>7.7.3.2 Describe current trends in entrepreneurial opportunities in the global marketplace</p>	<p>7.7.3.3 Analyze current trends in the global marketplace and their impacts on business</p> <p>7.7.3.4 Describe the ways foreign competition has changed how business is</p> <p>7.7.3.5 Describe how knowledge of the “business culture” of other countries is important to the success of business in the United States</p>	<p>7.7.3.6 Identify opportunities for small business development based on trends in the global marketplace</p>

Strand 7: Entrepreneurship			
Standard 8: Legal – Analyze how forms of business ownership, government regulations, and business ethics affect entrepreneurial ventures.			
Topic 1: Forms of Business Ownership			
Level 1	Level 2	Level 3	Level 4
7.8.1.1 Identify the differences between a sole proprietorship and a partnership	7.8.1.2 Define a corporation and explain how it differs from a sole proprietorship and a partnership 7.8.1.3 Define and give examples of franchising 7.8.1.4 Describe special types of business ownership (e.g. S corporations and cooperatives)	7.8.1.5 Describe the advantages and disadvantages of owning a franchise 7.8.1.6 Describe the relationship between franchising and other forms of business ownership 7.8.1.7 Compare and contrast the advantages and disadvantages of the various forms of business ownership 7.8.1.8 Select the most appropriate form of business ownership for a planned business 7.8.1.9 Identify legal issues facing entrepreneurs who establish e-commerce sites	7.8.1.10 Assess specific franchising opportunities

Strand 7: Entrepreneurship			
Standard 8: Legal – Analyze how forms of business ownership, government regulations, and business ethics affect entrepreneurial ventures.			
Topic 2: Government Regulations			
Level 1	Level 2	Level 3	Level 4
7.8.2.1 Describe how government can affect business	7.8.2.2 Identify and evaluate the various ways in which government affects specific businesses	7.8.2.7 Analyze the effect of government intervention on entrepreneurial incentives	7.8.2.11 Assess the need for legal assistance
	7.8.2.3 Explain a rationale for government regulation of businesses	7.8.2.8 Give examples of tax policies that affect business (e.g. tax breaks for new businesses, property tax breaks, tariffs, and other foreign taxation)	7.8.2.12 Identify ways of protecting ideas and inventions
	7.8.2.4 List and explain one tax policy that affects business	7.8.2.9 Give examples of licenses that a small business must obtain	7.8.2.13 Explain the importance of contracts and the enforcement of intellectual property
	7.8.2.5 Give examples of government regulations that affect a small business	7.8.2.10 Explain how licensure affects business	7.8.2.14 Analyze the impact of governmental regulations on a planned business
	7.8.2.6 Explain how government regulations affect a business		7.8.2.15 Acquire the information necessary to comply with governmental regulations affecting a planned business
			7.8.2.16 Analyze the need for estate planning

Strand 7: Entrepreneurship							
Standard 8: Legal – Analyze how forms of business ownership, government regulations, and business ethics affect entrepreneurial ventures.							
Topic 3: Business Ethics							
Level 1		Level 2		Level 3		Level 4	
7.8.3.1	Discuss examples of honest and dishonest business practices	7.8.3.2	Define ethics and identify common ethical issues that entrepreneurs encounter	7.8.3.5	Analyze the effect of unethical behavior on a business	7.8.3.7	Develop a code of ethics for a small business
		7.8.3.3	Describe a personal code of ethical behavior	7.8.3.6	Identify strategies that facilitate ethical behavior in a small business		
		7.8.3.4	Demonstrate ethical behavior in small group situations				
Standard 9: Business Plan - Develop a business plan.							
Topic 1: Develop a Business Plan							
Level 1		Level 2		Level 3		Level 4	
7.9.1.1	Describe the importance of planning	7.9.1.5	Select a specific event and identify long-term and short-term planning activities	7.9.1.8	Identify the information to be included in each component of a business plan	7.9.1.12	Decide when professional consultants should be used in preparing a business plan
7.9.1.2	Define long-term and short-term planning						
7.9.1.3	Develop a plan for a specific event	7.9.1.6	Identify the major components of a business plan	7.9.1.9	Identify sources of information to be included in the business plan	7.9.1.13	Prepare a timetable for establishing a planned business
7.9.1.4	Describe why businesses must plan	7.9.1.7	Describe the use of a business plan	7.9.1.10	Critique a business plan for a specific business (include an analysis of the company’s use of the Internet and other emerging technologies)	7.9.1.14	Identify forms of financial assistance used in a planned business
				7.9.1.11	Develop a business plan for a planned business	7.9.1.15	Recognize that a business plan is an on-going process and should be re-visited and updated often

Strand 8: Information Technology							
Standard 1: Impact on Society - Assess the impact of information technology on society.							
Topic 1: Societal changes due to technology							
Level 1		Level 2		Level 3		Level 4	
8.1.1.1	Identify uses of information technology in the home, school, workplace and global society	8.1.1.8	Use technology to achieve academic success	8.1.1.16	Describe how new developments in information technology affect supply/demand	8.1.1.23	Describe how information technology has changed organizational structures
8.1.1.2	Explain how information technologies meet human needs and improve quality of life	8.1.1.9	Describe the impact of technology on the knowledge and skills needed in the workplace	8.1.1.17	Describe how information technology has changed the breadth and level of worker responsibilities	8.1.1.24	Apply information technology skills to lifelong learning
8.1.1.3	Describe how information technology has changed social mores, including attitudes toward work, family, school, and other cultures	8.1.1.10	Describe how information technology impacts worker-management relationship	8.1.1.18	Describe how information technology has transformed business processes and relationships		
8.1.1.4	Explain the impact of information technology on the environment	8.1.1.11	Describe how information technology has fostered greater interdependence among workers, organizations, and nations	8.1.1.19	Describe how information technology has changed the manner in which training is offered and implemented		
8.1.1.5	Demonstrate						

Strand 8: Information Technology				
Standard 1: Impact on Society - Assess the impact of information technology on society.				
Topic 1: Societal changes due to technology				
Level 1	Level 2		Level 3	Level 4
<p>environmental awareness through the appropriate use and disposal of information technology resources</p> <p>8.1.1.6 Identify the impact of information technologies on the environment and society—both positive and negative (e.g., alternative fuel, disposal of information technology resources, GPS, electronic voting machines)</p> <p>8.1.1.7 Identify the risks of information technology to personal health, safety, and privacy</p>	8.1.1.12	Explain how information technology has contributed to worker productivity and teamwork	8.1.1.20 Identify and evaluate how information technology developments changes the way humans do their work	
	8.1.1.13	Analyze the potential societal effect on widespread reliance on information technology	8.1.1.21 Analyze and compare society's influence on information technology and information technology's influence on society	
	8.1.1.14	Analyze how human ingenuity and technology helps satisfy specific human needs and improve the quality of life	8.1.1.22 Use information technology skills in today's learning	
	8.1.1.15	Evaluate the impact and consequences of technological solutions on society		

Strand 8: Information Technology							
Standard 2: Computer Architecture - Describe current and emerging computer architecture.							
Topic 1: Hardware							
Level 1		Level 2		Level 3		Level 4	
8.2.1.1	Identify hardware components appropriate for specific tasks	8.2.1.6	Describe interrelationships between hardware components and supportive software	8.2.1.9	Identify and use appropriate help resources (e.g., help desks, online help, and manuals)	8.2.1.13	Evaluate and recommend hardware to solve specific problems
8.2.1.2	Connect needed peripheral devices	8.2.1.7	Evaluate the capabilities and limitations of hardware for user needs	8.2.1.10	Evaluate the effectiveness of hardware components to solve specific problems	8.2.1.14	Analyze cost benefit and life cycle of hardware
8.2.1.3	Explain the purpose, operation, and care of hardware components	8.2.1.8	Compare and contrast various storage options (e.g., local, removable, remote)	8.2.1.11	Evaluate simple hardware problems	8.2.1.15	Evaluate hardware vendors, warranties, and purchasing options
8.2.1.4	Identify examples of emerging technologies			8.2.1.12	Describe the process of troubleshooting hardware problems		
8.2.1.5	Describe and apply ergonomic principles						

Strand 8: Information Technology			
Standard 3: Operating Systems, Environments, and Utilities - Identify, evaluate, select, install, use, upgrade, customize, diagnose, and solve problems with various types of operating systems, environments, and utilities.			
Topic 1: Operating systems			
Level 1	Level 2	Level 3	Level 4
8.3.1.1 Navigate the basic operating system 8.3.1.2 Manage files and folders	8.3.1.3 Describe features of operating systems that can be personalized 8.3.1.4 Describe emerging operating systems	8.3.1.5 Describe various types of operating systems and utilities	8.3.1.6 Compare and contrast the functions, features, and limitations of different operating systems and utilities (e.g., open source, mobile, and proprietary operating systems) 8.3.1.7 Select operating systems and utilities appropriate for specific hardware, software, and tasks

Strand 8: Information Technology					
Standard 4: Application Software - Identify, evaluate, select, use, and customize application software.					
Topic 1: Word processing software					
Level 1		Level 2		Level 3	
8.4.1.1	Explain the purposes, functions, and common features of word processing software	8.4.1.4	Explain the meaning of common word processing terminology	8.4.1.11	Sequence and define steps of an information processing cycle
8.4.1.2	Use word processing software to demonstrate functions including creating, modifying, storing, retrieving, and printing	8.4.1.5	Apply formatting functions including fonts, sizes, and positioning	8.4.1.12	Demonstrate integration procedures to create merge documents and linked documents
8.4.1.3	Proofread and edit documents for spelling and punctuation	8.4.1.6	Apply word processing functions including spell and grammar check	8.4.1.13	Apply advanced formatting functions including styles
		8.4.1.7	Proofread and edit documents for accuracy, content, and correct grammar	8.4.1.14	Apply word processing functions including thesaurus and help functions of the software
		8.4.1.8	Demonstrate editing functions including cutting, pasting, importing and exporting text and graphics	8.4.1.15	Integrate various media and/or files from other software applications into the word processing document
		8.4.1.9	Apply layout and insert functions including tabs, margins, hanging indents, word-wrap, columns, headers/footers, and tables	8.4.1.16	Create templates and macros
		8.4.1.10	Demonstrate proper use of drawing tools	8.4.1.17	Research various industry certifications
					8.4.1.18 Develop the components of an office operations portfolio
					8.4.1.19 Create scripts
					8.4.1.20 Obtain industry certification

Strand 8: Information Technology					
Standard 4: Application Software - Identify, evaluate, select, use, and customize application software.					
Topic 2: Spreadsheets software					
Level 1	Level 2		Level 3		Level 4
	8.4.2.1	Explain the purposes, functions, and common features of spreadsheet software	8.4.2.10	Use spreadsheet software to perform advanced file functions, including merging, embedding, and linking	8.4.2.18 Apply formatting functions including styles and advanced formulas
	8.4.2.2	Explain the meaning of common spreadsheet terms	8.4.2.11	Apply formatting functions including styles and intermediate formulas	8.4.2.19 Obtain industry certification
	8.4.2.3	Use spreadsheet software to demonstrate file functions, including creating, saving, loading, and printing	8.4.2.12	Design and enter formulas that permit users to ask “what if” questions to analyze spreadsheet data	
	8.4.2.4	Apply formatting functions including fonts, size, and basic formulas	8.4.2.13	Test spreadsheet formulas and design for accuracy	
	8.4.2.5	Apply word processing tools including spell checking and the help functions of the software	8.4.2.14	Create, customize, and format charts and graphs	

Strand 8: Information Technology			
Standard 4: Application Software - Identify, evaluate, select, use, and customize application software.			
Topic 2: Spreadsheets software			
Level 1	Level 2	Level 3	Level 4
	<p>8.4.2.6 Create simple graphs and charts</p> <p>8.4.2.7 Demonstrate editing functions including inserting, cutting, pasting, and importing of text into spreadsheets</p> <p>8.4.2.8 Manipulate spreadsheet objects, including columns, rows and sheets</p> <p>8.4.2.9 Demonstrate ability to apply tool functions including sorting, navigating, and searching</p>	<p>8.4.2.15 Integrate various media and/or files from other software applications into the spreadsheet document</p> <p>8.4.2.16 Create templates, scripts, and macros</p> <p>8.4.2.17 Research various industry certification</p>	

Strand 8: Information Technology							
Standard 4: Application Software - Identify, evaluate, select, use, and customize application software.							
Topic 3: Database software							
Level 1		Level 2		Level 3		Level 4	
8.4.3.1	Retrieve and use information from a database (e.g., Internet search tools, library databases)	8.4.3.3	Explain the purposes, functions, and common features of database software	8.4.3.8	Demonstrate ability to apply functions such as query, sorting, navigating, and retrieval of data	8.4.3.12	Demonstrate ability to create, modify, and test formulas
8.4.3.2	Define basic database terminology (e.g., database, field, record, query, table)	8.4.3.4	Explain the meaning of common database terminology	8.4.3.9	Demonstrate ability to plan, create, and modify forms and reports	8.4.3.13	Create templates, scripts, and macros
		8.4.3.5	Use database software to demonstrate file functions including creating, saving, loading, printing and merging documents	8.4.3.10	Integrate various media and/or files from other software applications into the databases	8.4.3.14	Obtain industry certifications
		8.4.3.6	Demonstrate editing functions including inserting and deleting records and fields	8.4.3.11	Research industry certifications		
		8.4.3.7	Apply layout functions including creating records and fields				

Strand 8: Information Technology			
Standard 4: Application Software - Identify, evaluate, select, use, and customize application software.			
Topic 4: Multimedia applications			
Level 1	Level 2	Level 3	Level 4
8.4.4.1 Use presentation software to design, create, and edit a simple presentation	8.4.4.2 Use presentation and multimedia software to design, create, import (e.g., data, graphics, scanned images, sound, video), edit, format, sequence, and produce a variety of presentations 8.4.4.3 Use a digital camera to capture, retrieve, and use images within an application	8.4.4.4 Explain the meaning of common presentation and multimedia software and terminology 8.4.4.5 Explain the purposes, functions, and common features of presentation and multimedia software 8.4.4.6 Identify principles and techniques of presentation and multimedia design and delivery 8.4.4.7 Identify and select various software and hardware appropriate for multimedia tasks 8.4.4.8 Use various forms of software and hardware to create and modify images 8.4.4.9 Research industry certification	8.4.4.10 Create templates, scripts, and macros 8.4.4.11 Obtain industry certifications

Strand 8: Information Technology				
Standard 4: Application Software - Identify, evaluate, select, use, and customize application software.				
Topic 5: Desktop publishing applications				
Level 1	Level 2		Level 3	Level 4
	8.4.5.1	Create documents using a desktop publishing software	8.4.5.7	Explain the meaning of common desktop publishing terms
	8.4.5.2	Set up and apply type styles, paragraph formats, and tabs/indents	8.4.5.8	Explain the purposes, functions, and common features of desktop publishing software
	8.4.5.3	Identify principles and techniques of publication design	8.4.5.9	Create documents using integrated software
	8.4.5.4	Utilize creative techniques to design simple publications	8.4.5.10	Identify and apply principles and techniques of publication design
	8.4.5.5	Demonstrate knowledge of desktop publishing templates	8.4.5.11	Demonstrate knowledge of the principles of graphic design and layout
	8.4.5.6	Integrate scanned images	8.4.5.12	Create visuals using desktop graphics software

Strand 8: Information Technology			
Standard 4: Application Software - Identify, evaluate, select, use, and customize application software.			
Topic 5: Desktop publishing applications			
Level 1	Level 2	Level 3	Level 4
		<p>8.4.5.13 Utilize creative techniques to design complex publications</p> <p>8.4.5.14 Use desktop publishing software to design, create, import (e.g., data, graphics, scanned images) format, and produce a variety of publications</p> <p>8.4.5.15 Create and apply custom colors</p> <p>8.4.5.16 Integrate word processing documents into desktop publishing</p> <p>8.4.5.17 Design a publication, from creation to completion, using a variety of file formats,(e.g., word processing and graphics)</p>	

Strand 8: Information Technology							
Standard 4: Application Software - Identify, evaluate, select, use, and customize application software.							
Topic 6: Web design							
Level 1		Level 2		Level 3		Level 4	
8.4.6.1	Demonstrate the use of a web browser	8.4.6.2	Use a GUI-interface to create a simple web page	8.4.6.8	Define terminology related to the Internet	8.4.6.22	Identify the components of a well-developed business website
		8.4.6.3	Identify and explain various types of online resources	8.4.6.9	Discuss the history of the Internet and its technologies	8.4.6.23	Identify the components of an e-commerce site
		8.4.6.4	Access, navigate, and use online resources	8.4.6.10	Create a web site, incorporating various types of media (e.g., text, image, video, audio) using a GUI editor, HTML, and XHTML	8.4.6.24	Design e-business and e-commerce solutions
		8.4.6.5	Identify good design concepts by reviewing various websites			8.4.6.25	Compare and contrast the features of web development software
		8.4.6.6	Apply appropriate web design concepts	8.4.6.11	Maintain a web site using proper file management	8.4.6.26	Assess website content in terms of organization policies and federal and state laws
		8.4.6.7	Design and create websites incorporating navigation and linking	8.4.6.12	Create a comprehensive website using good design	8.4.6.27	Build dynamic web elements utilizing scripting, coding, and database integration
				8.4.6.13	Describe and use various internet protocols (e.g., http, ftp, mailto, and telnet)		

Strand 8: Information Technology			
Standard 4: Application Software - Identify, evaluate, select, use, and customize application software.			
Topic 6: Web design			
Level 1	Level 2	Level 3	Level 4
		8.4.6.14 Publish files on local and remote systems 8.4.6.15 Identify client and target audience needs 8.4.6.16 Create content that is readable, accessible, searchable, and sticky 8.4.6.17 Research and apply accessibility guidelines and laws affecting website design 8.4.6.18 Research and analyze hosting and domain name solutions 8.4.6.19 Design, develop, and deliver advanced web content and applications using authoring tools 8.4.6.20 Test, implement, and evaluate the website 8.4.6.21 Research industry certifications	8.4.6.28 Analyze web server solutions and platforms 8.4.6.29 Connect web servers to application servers for interoperability 8.4.6.30 Troubleshoot advanced server and site dilemmas 8.4.6.31 Build websites to support mobile platforms 8.4.6.32 Develop organization policy for website content and access 8.4.6.33 Obtain industry certifications

Strand 8: Information Technology				
Standard 5: Input Technologies - Use input technologies to enter and manipulate text and data appropriately.				
Topic 1: Input tools and techniques				
Level 1		Level 2		Level 4
8.5.1.1	Develop proper input techniques (e.g., keyboarding, 10-key touch pad, scanning, speech recognition, hand-typing, digital inking, digital cameras, student response systems, and the use of a touch screen, mouse, or stylus)	8.5.1.6	Enter and manipulate numeric data using the touch method on a 10-key pad	8.5.1.11 Explore translation and digital language input tools and resources for effective global communication
8.5.1.2	Describe ergonomic issues related to input technologies	8.5.1.7	Apply a variety of input technologies to maximize productivity	
8.5.1.3	Demonstrate proper safety techniques using input technologies	8.5.1.8	Compose documents using a variety of input technologies	
8.5.1.4	Develop digital penmanship skills to enhance academic skills			
8.5.1.5	Develop enunciation and reading skills with speech recognition technologies to enhance academic skills			
			8.5.1.9	Select appropriate input technology to optimize performance
			8.5.1.10	Optimize academic and workplace performance using a variety of input technologies

Strand 8: Information Technology							
Standard 6: Information Retrieval - Gather, evaluate, use, and cite information from information technology sources.							
Topic 1: Effective use of retrieved information							
Level 1		Level 2		Level 3		Level 4	
8.6.1.1	Use a wide variety of information technology resources to retrieve information	8.6.1.7	Evaluate the accuracy, relevance, and comprehensiveness of retrieved information	8.6.1.10	Analyze the effectiveness of online information resources to support collaborative tasks, research, publications, communications, and increased productivity	8.6.1.12	Use mathematical and/or statistical methods to manipulate data into useful information
8.6.1.2	Evaluate the credibility and bias of information sources (e.g., sponsored and non-sponsored sources)	8.6.1.8	Draw conclusions and make generalizations based on information gathered	8.6.1.11	Synthesize information from data sources to formulate decisions	8.6.1.13	Present analyzed information in a meaningful format
8.6.1.3	Interpret information for use in decision making	8.6.1.9	Analyze, access, exchange, organize, and synthesize information				
8.6.1.4	Find, classify, and order retrieved information						
8.6.1.5	Cite sources of all types of data						
8.6.1.6	Use search procedures appropriate to type of information, nature of source, and nature of query						

Strand 8: Information Technology			
Standard 7: Network Applications - Use, evaluate, and deploy communications and networking applications.			
Topic 1: Online and network management			
Level 1	Level 2	Level 3	Level 4
8.7.1.1 Access, navigate and use online services	8.7.1.2 Identify and explain various types of online services 8.7.1.3 Demonstrate proper use and protocol of e-mail as a form of communication 8.7.1.4 Demonstrate proper file management techniques on stand-alone and local area networks (LAN)		
Standard 8: Information Technology Planning and Acquisition - Plan the selection and acquisition of information technologies.			
Topic 1: Identifying user needs			
Level 1	Level 2	Level 3	Level 4
	8.8.1.1 Identify personal technology needs and budget 8.8.1.2 Identify and research sources of information about information technology hardware and software 8.8.1.3 Select appropriate information technology hardware and software		

Strand 8: Information Technology			
Standard 9: Technical Support and Training - Develop the technical and interpersonal skills and knowledge to support the user community.			
Topic 1: Training development and evaluation			
Level 1	Level 2	Level 3	Level 4
8.9.1.1 Work collaboratively with a team using information technology resources	8.9.1.2 Tutor others in information technology skills in a cooperative and collaborative manner	8.9.1.5 Develop technical writing, digital communication, and presentation skills to work effectively with globally and culturally diverse individuals	8.9.1.11 Train users to recognize and solve routine information technology problems
	8.9.1.3 Develop interpersonal skills		8.9.1.12 Identify, evaluate, and select training resources for appropriateness to needs and users
	8.9.1.4 Develop technical reading skills to follow instructions	8.9.1.6 Develop a customer-oriented, service-quality approach to users	8.9.1.13 Develop training materials for users
		8.9.1.7 Identify, evaluate, and use resources (e.g., hardware, software, online) for problem identification and resolution	8.9.1.14 Select training venues appropriate to learners (e.g. online, over-the-shoulder, distance learning, documentary, and multimedia)
		8.9.1.8 Identify and use help-desk software	8.9.1.15 Create learning objects to facilitate user training
		8.9.1.9 Research industry certification in one or more information technology areas	8.9.1.16 Organize, deliver and evaluate user training
		8.9.1.10 Explain the need for lifelong learning and professional growth	8.9.1.17 Obtain industry certification in one or more information technology areas

Strand 8: Information Technology			
Standard 10: Risk Management - Design and implement risk management policies and procedures for information technology.			
Topic 1: Fundamental loss control and prevention			
Level 1	Level 2	Level 3	Level 4
8.10.1.1 Adhere to safety and security policies (e.g., acceptable use policy, web page policies, and student photo policies)	8.10.1.4 Identify and discuss privacy issues within an organization	8.10.1.5 Implement procedures to prevent system failures and viral infections	8.10.1.9 Develop and implement data retention and destruction schedules
8.10.1.2 Adhere to federal and state laws that apply to safety and security, including laws pertaining to copyright, computer crime, fraud, and abuse		8.10.1.6 Implement procedures to restart and recover documents due to system failure	8.10.1.10 Identify risks to personnel, facilities, data, communications systems, and applications
8.10.1.3 Explain the risks and dangers of sharing personal information		8.10.1.7 Implement controls to prevent loss of integrity of data and other information resources	
		8.10.1.8 Identify and apply federal and state legislation pertaining to copyright, computer crime, fraud and abuse	

Strand 8: Information Technology			
Standard 11: Ethical and Legal Issues - Describe, analyze, develop, and follow policies for managing privacy and ethical issues in organizations and in a technology-based society.			
Topic 1: Ethical technology use			
Level 1	Level 2	Level 3	Level 4
<p>8.11.1.1 Identify personal information that should not be shared</p> <p>8.11.1.2 Explain the risks and dangers of sharing personal information</p> <p>8.11.1.3 Discuss copyright rules and regulations (e.g., images, music, video, software)</p> <p>8.11.1.4 Explain plagiarism and its consequences</p>	<p>8.11.1.5 Demonstrate legal and ethical behaviors when using information technology</p> <p>8.11.1.6 Explain the consequences of illegal and unethical use of information technology</p> <p>8.11.1.7 Demonstrate the appropriate use of intellectual property</p>	<p>8.11.1.8 Identify privacy issues within an organization</p> <p>8.11.1.9 Apply appropriate federal and state laws pertaining to privacy</p> <p>8.11.1.10 Adhere to and apply organizational policies for privacy and intellectual property</p> <p>8.11.1.11 Identify and explain property, privacy, access, and accuracy issues pertaining to information technology</p>	<p>8.11.1.12 Analyze various information technologies to distinguish privacy and ethical issues and problems</p> <p>8.11.1.13 Develop organizational policies for the legal and ethical use of information</p> <p>8.11.1.14 Implement organization policies and procedures for ethics and privacy</p> <p>8.11.1.15 Read, interpret, and adhere to software license agreements and legal mandates</p>

Strand 8: Information Technology			
Standard 12: Information Technology Careers - Describe positions and career paths in information technology.			
Topic 1: Careers in information technology			
Level 1	Level 2	Level 3	Level 4
<p>8.12.1.1 Identify information technologies commonly used in all careers</p> <p>8.12.1.2 Recognize the impact of information technology on all careers</p>	<p>8.12.1.3 Identify positions and career paths in the field of information technology and explore careers in information technology (e.g., field trips, guest speakers, job shadowing)</p>	<p>8.12.1.4 Identify common tasks performed by information technology workers</p> <p>8.12.1.5 Describe education, experience, skills, and personal requirements for careers in information technology</p> <p>8.12.1.6 Recognize the impact of technological change on information technology positions and the resulting need for lifelong learning and retraining</p> <p>8.12.1.7 Experience an information technology career (e.g., internship, volunteer, entry-level job)</p> <p>8.12.1.8 Identify the benefits of industry certifications and higher education pathways for various information technology fields</p>	

Strand 9 – International Business			
Standard 1: Foundations of International Business - Explain the role of international business; analyze how it impacts business at all levels (including the local, state, national, and international levels).			
Topic 1: Role and Impact			
Level 1	Level 2	Level 3	Level 4
<p>9.1.1.1 Define international business</p> <p>9.1.1.2 Explain the difference between a domestic and an international company</p> <p>9.1.1.3 Demonstrate an awareness of the global community</p>	<p>9.1.1.4 List examples of international trade in the local community</p> <p>9.1.1.5 Discuss the role the United States has played in international trade throughout history</p> <p>9.1.1.6 Discuss the relationship between international events and business activities</p> <p>9.1.1.7 Identify international trade partners and describe the trading patterns of companies based on region, state and country</p>	<p>9.1.1.8 Describe the impact of international business activities on the local, state, national and international economies</p> <p>9.1.1.9 Interpret the impact of emerging economies and political changes on international operations</p>	<p>9.1.1.10 Analyze the potential impact of a domestic company involved in international trade on the community, state, and country in which the company is located</p> <p>9.1.1.11 Analyze the potential impact of a domestic company involved in international business on the country in which the company is located</p>

Strand 9 – International Business			
Standard 1: Foundations of International Business - Explain the role of international business; analyze how it impacts business at all levels (including the local, state, national, and international levels).			
Topic 2: Geography			
Level 1	Level 2	Level 3	Level 4
<p>9.1.2.1 Identify major geographical features of various countries</p> <p>9.1.2.2 Differentiate between various time zones worldwide</p> <p>9.1.2.3 Recognize major cities throughout the world and identify the countries in which they are located</p>	<p>9.1.2.4 Locate the major trade regions of the world</p> <p>9.1.2.5 Explain how time zones around the world affect business</p>	<p>9.1.2.6 Describe the resources (e.g. ports; trade routes; transportation centers; foreign trade zones; and natural, financial and human resources) of major cities throughout the world</p> <p>9.1.2.7 Determine the impact of geography on international business, including factors such as climate; time zones; distance; topography; and social, economic, and natural resources</p>	<p>9.1.2.8 Describe the individual and collective roles that industrialized, developing, and less-developed countries play in international business</p>

Strand 9 – International Business			
Standard 1: Foundations of International Business - Explain the role of international business; analyze how it impacts business at all levels (including the local, state, national, and international levels).			
Topic 3: Career Opportunities			
Level 1	Level 2	Level 3	Level 4
9.1.3.1 Identify careers that are influenced by international business	9.1.3.2 Research a selected international business career 9.1.3.3 List the skills and qualifications needed for a selected international business career path	9.1.3.4 Create a plan to obtain the skills and qualifications necessary to enter a selected international business career 9.1.3.5 Explain how regional and global economies, social and cultural factors, and the political environment can affect educational and career opportunities	9.1.3.6 Compare the application, interview, and hiring practices of various cultures
Topic 4: Travel Considerations			
Level 1	Level 2	Level 3	Level 4
	9.1.4.1 Identify and locate major U.S. representational offices (e.g. U.S. Embassy) and sources of assistance abroad 9.1.4.2 Identify the major transportation systems of selected countries 9.1.4.3 Explain factors affecting an international business trip	9.1.4.4 Detail the processes for securing travel documents 9.1.4.5 Explain the role of U.S. Customs and the customs agencies of other countries 9.1.4.6 Develop an itinerary and explain the elements of an international business trip 9.1.4.7 Assess risks related to international business travel	

Strand 9 – International Business			
Standard 2: The Global Business Environment - Describe the interrelationship of the social, cultural, political, legal, and economic factors that shape and impact the international business environment.			
Topic 1: Social and Cultural Influences			
Level 1	Level 2	Level 3	Level 4
<p>9.2.1.1 Define terms such as culture, multiculturalism, stereotyping, and cultural bias</p> <p>9.2.1.2 Discuss the role of social institutions such as family, community, schools, and religion on global business practices</p>	<p>9.2.1.3 Illustrate the differences between multicultural (heterogeneous) and single-culture (homogeneous) environments</p> <p>9.2.1.4 Explain how educational and career opportunities relate to regional and global economies</p> <p>9.2.1.5 Discuss the effects of multiculturalism, stereotyping, and cultural bias on conducting business internationally</p>	<p>9.2.1.6 Compare the social roles of various subpopulations (e.g. women and minorities) in different countries</p> <p>9.2.1.7 Identify distinctive social and cultural factors that affect business activities (e.g. time, workday, workweek, schedules, and holidays)</p>	<p>9.2.1.8 Analyze how the social, cultural, political, educational, legal, and economic environment of a given country might impact a company beginning to do business in that country</p> <p>9.2.1.9 Analyze the impact of regional and world events on international businesses</p> <p>9.2.1.10 Evaluate the opportunities and threats that world events have on business decision making</p> <p>9.2.1.11 Evaluate cases where social and cultural factors influenced business outcomes</p>

Strand 9 – International Business			
Standard 2: The Global Business Environment - Describe the interrelationship of the social, cultural, political, legal, and economic factors that shape and impact the international business environment.			
Topic 2: Political Environment			
Level 1	Level 2	Level 3	Level 4
9.2.2.1 Identify various types of governments	9.2.2.2 Differentiate between types of governments	9.2.2.3 Describe how tariffs, quotas, taxation policies, and other formal trade barriers affect choice of location for companies operating internationally	9.2.2.7 Evaluate how the political environment and geographic location of a given country impact international business
		9.2.2.4 Analyze the impact of political environments on international business	9.2.2.8 Analyze the interrelationship between trade organizations and political environments
		9.2.2.5 Describe how trade barriers and incentives affect choice of location for companies operating internationally	9.2.2.9 Evaluate cases where political factors influenced business outcomes
		9.2.2.6 Describe how historical events shaped the political structure of various countries	

Strand 9 – International Business			
Standard 2: The Global Business Environment - Describe the interrelationship of the social, cultural, political, legal, and economic factors that shape and impact the international business environment.			
Topic 3: Legal Systems			
Level 1	Level 2	Level 3	Level 4
	9.2.3.1 Identify legal systems in various countries	9.2.3.2 Describe the differences between the legal systems of various countries and compare them to the codes, statutes, and common laws of the United States 9.2.3.3 Describe the challenges of U.S. licensing requirements for exporting products and services 9.2.3.4 Recognize legal differences in areas such as consumer protection, product guidelines, labor laws, contract formulation, liability, and taxation for various countries	9.2.3.9 Discuss legal implications for the ethical conduct of business across national boundaries 9.2.3.10 Analyze implications of the Foreign Corrupt Practices Act and other regulations for international business 9.2.3.11 Analyze the major legal aspects and ramifications of international relations with special emphasis on topics such as financial systems and reporting, licensing, judicial systems, and repatriation 9.2.3.12 Evaluate cases where legal factors influenced business outcomes

Strand 9 – International Business			
Standard 2: The Global Business Environment - Describe the interrelationship of the social, cultural, political, legal, and economic factors that shape and impact the international business environment.			
Topic 3: Legal Systems			
Level 1	Level 2	Level 3	Level 4
		<p>9.2.3.5 Define methods for resolving legal differences (e.g. negotiation, mediation, arbitration, and litigation) in different cultures</p> <p>9.2.3.6 Identify the levels of regulation applied to intellectual properties (e.g. copyrights, trademarks, and patents) in different countries</p> <p>9.2.3.7 Define the foreign market entry rules and practices used by a given country to limit access of international companies trying to establish a presence in that country</p> <p>9.2.3.8 Describe how historical events shaped the legal system of various countries</p>	

Strand 9 – International Business			
Standard 2: The Global Business Environment - Describe the interrelationship of the social, cultural, political, legal, and economic factors that shape and impact the international business environment.			
Topic 4: Economic Environment			
Level 1	Level 2	Level 3	Level 4
	<p>9.2.4.1 Identify the natural, human, and capital resources used to produce goods and services exported to other countries</p> <p>9.2.4.2 List characteristics that define the various levels of economic development of countries</p>	<p>9.2.4.3 Identify how economic issues (e.g. balance of trade, inflation, and interest rates) affect international business activities</p> <p>9.2.4.4 Describe the decision-making process, opportunity costs, and scarcity as they relate to international business situations</p> <p>9.2.4.5 Analyze the availability of resources and economic potential in a country to improve the quality of life of its citizens by engaging in international trade</p> <p>9.2.4.6 Explain how decision making and opportunity costs are used to allocate the scarce resources of companies and countries</p> <p>9.2.4.7 Describe situations in which comparative and absolute advantages occur</p>	<p>9.2.4.13 Develop a plan to obtain the resources needed to export goods and services</p> <p>9.2.4.14 Apply comparative or absolute advantage to a company strategy</p> <p>9.2.4.15 Appraise the comparative and absolute advantage of several countries given specific trade opportunities</p> <p>9.2.4.16 Analyze the economic development of several less-developed and developing countries and predict the opportunities and contributions that are available for companies operating internationally</p> <p>9.2.4.17 Evaluate the competitive strengths and weaknesses of a company involved in international business</p>

Strand 9 – International Business

Standard 2: The Global Business Environment - Describe the interrelationship of the social, cultural, political, legal, and economic factors that shape and impact the international business environment.

Topic 4: Economic Environment

Level 1	Level 2	Level 3	Level 4
		<p>9.2.4.8 Identify how various economic systems determine what is produced, how it is produced, and for whom it is produced in a country</p> <p>9.2.4.9 Discuss the effect of demographics, literacy level, technology, natural resource availability, and infrastructure on the level of a company's economic development</p> <p>9.2.4.10 Analyze competitive situations that companies face in global business markets</p> <p>9.2.4.11 Interpret current economic statistics for various countries</p> <p>9.2.4.12 Define terms such as inflation, gross domestic product (GDP), purchasing power parity (PPP), balance of trade, foreign debt, and cost of living</p>	<p>9.2.4.18 Determine appropriate business strategies for operating in a foreign market in situations such as pure competition, monopolistic competition, and oligopoly</p> <p>9.2.4.19 Develop a business plan for a company conducting business internationally based on an analysis of current economic statistics</p> <p>9.2.4.20 Analyze the economic impact of contributions that global businesses have made to the countries in which they are doing business</p>

Strand 9 – International Business			
Standard 3: International Business Communication - Apply communication strategies necessary and appropriate for effective and profitable international business relations.			
Topic 1: Oral and Written Communications			
Level 1	Level 2	Level 3	Level 4
9.3.1.1 Demonstrate awareness, appreciation, and respect for different languages and culture	9.3.1.3 Recognize business challenges when speaking or interpreting a foreign language	9.3.1.5 Discuss complications involved when speaking or interpreting a language incorrectly abroad	9.3.1.16 Analyze the effectiveness of individuals communicating in an international environment given a specific situation
9.3.1.2 Discuss appropriate communication etiquette in a multicultural environment	9.3.1.4 Identify basic words and phrases in languages used in business throughout the world	9.3.1.6 In a given language, use words and phrases important to businesspeople	9.3.1.17 Analyze various types of international business communication
		9.3.1.7 Explain conversation modifications for communicating with a person who speaks English as a second language	9.3.1.18 Formulate appropriate corrective actions for ineffective international business communication
		9.3.1.8 Identify the role and effect of translators and interpreters in international business settings	9.3.1.19 Design effective business communication using identified resources and tools
		9.3.1.9 Compare the use of business cards throughout the world	9.3.1.20 Analyze the appropriate words to convey the intended messages in different cultures

Strand 9 – International Business

Standard 3: International Business Communication - Apply communication strategies necessary and appropriate for effective and profitable international business relations.

Topic 1: Oral and Written Communications

Level 1	Level 2	Level 3	Level 4
		<p>9.3.1.10 Explain the usage of names, titles, and ranks in different cultures and countries</p> <p>9.3.1.11 Prepare international trade documentation</p> <p>9.3.1.12 Compose effective business communications for global business environment based on an understanding of differences in tone, style, and format</p> <p>9.3.1.13 Assess business consequences which may result when incorrectly speaking, writing, or interpreting another language or culture</p> <p>9.3.1.14 Identify resources and tools that can assist in facilitating effective business communication</p> <p>9.3.1.15 Evaluate the growing use of English in international communications</p>	

Strand 9 – International Business			
Standard 3: International Business Communication - Apply communication strategies necessary and appropriate for effective and profitable international business relations.			
Topic 2: Nonverbal Communication			
Level 1	Level 2	Level 3	Level 4
9.3.2.1 Identify cultural differences in food, dress, and social behaviors throughout the world	9.3.2.2 Identify major holidays of various cultures, discuss how they are celebrated, and describe their impact on doing business internationally	9.3.2.3 Identify examples of nonverbal communications affecting international business relationships and negotiations 9.3.2.4 Compare cultural attitudes about use of time, silence, space, and body and eye contact to successful international business relationships	9.3.2.5 Analyze the effectiveness of nonverbal communication nonverbally in an international environment given a specific situation 9.3.2.6 Analyze various international business communication blunders resulting from nonverbal communication 9.3.2.7 Analyze the messages that nonverbal communication can convey in different cultures
Topic 3: Negotiations			
Level 1	Level 2	Level 3	Level 4
		9.3.3.1 Identify how people from various cultures approach business negotiations 9.3.3.2 Describe how the process of negotiating may be affected by cultural differences	9.3.3.3 Practice effective and appropriate negotiation tactics within given cultural settings

Strand 9 – International Business			
Standard 3: International Business Communication - Apply communication strategies necessary and appropriate for effective and profitable international business relations.			
Topic 4: Technology			
Level 1	Level 2	Level 3	Level 4
9.3.4.1 Communicate internationally using electronic methods	9.3.4.2 Identify appropriate Web sites to use when planning and implementing international business activities	9.3.4.3 Describe the role and use of electronic communication tools (e.g. the Internet, video- and computer-conferencing, Webcasts, and e-mail) in international business activities 9.3.4.4 Evaluate which telecommunication or electronic methods are most appropriate for given international business situations 9.3.4.5 Identify technology tools and applications for global business activities	9.3.4.6 Identify how to adapt a company's website to target a specific international market 9.3.4.7 Compare the use of websites by organizations located in different countries 9.3.4.8 Discuss the evolution of governmental and corporate security measures and practices related to electronic business communications and the effect of these policies and practices on international business activities

Strand 9 – International Business			
Standard 4: Global Business Ethics - Describe the factors that define what is considered ethical and socially responsible business behavior in a global business environment.			
Topic 1: Business Ethics			
Level 1	Level 2	Level 3	Level 4
9.4.1.1 Identify ethical character traits and values shared by various cultures	9.4.1.2 Define ethics and social responsibility 9.4.1.3 List business actions that may positively or negatively influence ethical decisions regarding the environment, the consumer, and the well-being of society 9.4.1.4 Discuss the relationship between law and ethics	9.4.1.5 Identify stakeholders to whom international companies are responsible 9.4.1.6 Identify current and emerging ethical issues in the global business environment 9.4.1.7 Explain how a country's culture, history, and politics can influence ethical decisions 9.4.1.8 Describe potential consequences of unethical business dealings in various international settings 9.4.1.9 Identify key proactive strategies that international companies can use to build an ethical business culture	9.4.1.12 Analyze the components of the Foreign Corrupt Practices Act and its impact on a company's activities 9.4.1.13 Analyze the effect of an international business organization's actions on a host country, the company's home country, owners, employees, consumers and society 9.4.1.14 Discuss the differences in "what is ethical" among various countries and the problems these differences present to international companies 9.4.1.15 Differentiate between international ethics and international law

Strand 9 – International Business

Standard 4: Global Business Ethics - Describe the factors that define what is considered ethical and socially responsible business behavior in a global business environment.

Topic 1: Business Ethics

Level 1	Level 2	Level 3	Level 4
		<p>9.4.1.10 Identify pressures that international firms may face when dealing with ethical business issues</p> <p>9.4.1.11 Identify leading organizations that provide guidance for ethical international business practices</p>	<p>9.4.1.16 Distinguish between relevant and irrelevant information regarding the identification of and solution to an ethical issue</p> <p>9.4.1.17 Determine the ethical issues and responses to the issues in given international business scenarios</p> <p>9.4.1.18 Discuss examples of international cases involving ethical or unethical business practices</p> <p>9.4.1.19 Analyze a variety of international businesses to identify their commitment to ethical behavior and social responsibility</p> <p>9.4.1.20 Assess the influence of organizations that provide guidance for ethical international business practices</p>

Strand 9 – International Business			
Standard 5: Organizational Structures for International Business Activities - Identify forms of business ownership and entrepreneurial opportunities available in international business.			
Topic 1: Forms of Business Ownership			
Level 1	Level 2	Level 3	Level 4
	9.5.1.1 Identify types of ownership of selected businesses involved in international trade	9.5.1.2 Suggest an appropriate form of business ownership (e.g. cooperatives, sole proprietorship, partnership, or corporation) for different international business situations	9.5.1.3 Determine social and cultural influences on the form of business ownership used or required in different countries
Topic 2: Entrepreneurial Opportunities			
Level 1	Level 2	Level 3	Level 4
9.5.2.1 Identify an opportunity or a need for a product or service in another country	9.5.2.2 Identify potential international business ventures for locally based companies 9.5.2.3 Identify risks and rewards related to doing business in a specific country	9.5.2.4 Identify organizations, government agencies, and other resources that a small and/or medium-sized business might use to investigate international trade opportunities 9.5.2.5 Debate the advantages and disadvantages of expansion into international trade activities for a given business	9.5.2.6 Compare the business plans of a domestic company with those of an international company 9.5.2.7 Develop a business plan for an existing company to expand to a foreign market 9.5.2.8 Develop a business plan for a new company in a foreign market 9.5.2.9 Describe the challenges of pursuing entrepreneurial activities internationally

Strand 9 – International Business			
Standard 5: Organizational Structures for International Business Activities - Identify forms of business ownership and entrepreneurial opportunities available in international business.			
Topic 3: International Business Involvement			
Level 1	Level 2	Level 3	Level 4
		<p>9.5.3.1 Distinguish between licensing and franchising for international business activities</p> <p>9.5.3.2 Describe internal and external factors that influence a company's international expansion</p> <p>9.5.3.3 Create examples of joint ventures and strategic alliances for international business activities</p>	<p>9.5.3.4 Explain how contracting may be used by a company doing business internationally</p> <p>9.5.3.5 Describe different organizational structures that a company might use in the international environment</p> <p>9.5.3.6 Evaluate the use of foreign direct investments (e.g. a wholly-owned subsidiary for international business activities)</p> <p>9.5.3.7 Analyze a company's resources to determine its potential for becoming a global company</p>

Strand 9 – International Business			
Standard 5: Organizational Structures for International Business Activities - Identify forms of business ownership and entrepreneurial opportunities available in international business.			
Topic 4: International Business Success			
Level 1	Level 2	Level 3	Level 4
		9.5.4.1 Identify financial, economic, and social benefits and costs of international business activities	9.5.4.2 Describe the potential economic and social contributions of global business decisions 9.5.4.3 Assess quantitative and qualitative contributions of a company's actions to consumers, workers, the economy, and the society of a country

Strand 9 – International Business			
Standard 6: International Trade Relations - Relate balance of trade concepts to the import/export process.			
Topic 1: Importing and Exporting			
Level 1	Level 2	Level 3	Level 4
9.6.1.1. List and define examples of importing, trading and exporting	9.6.1.2. Discuss the differences between exporting a good and exporting a service 9.6.1.3. Identify goods and services imported to and/or exported from a state, region, and country 9.6.1.4. Identify reasons countries trade with each other	9.6.1.5. Identify information and sources of financial assistance for facilitating the import/export process 9.6.1.6. Compare the benefits and costs of indirect and direct exporting 9.6.1.7. Identify documents commonly used in the importing and exporting process 9.6.1.8. Analyze the import or export potential for a good or service 9.6.1.9. Discuss the relationship between involvement in international trade and creation of economic value for the region, state, and companies involved 9.6.1.10. Describe the role of the state and federal agencies and other agencies and organizations that provide exporting information and assistance	9.6.1.17. Evaluate a good or service as an import option 9.6.1.18. Predict the economic and social costs and benefits of international trade to the companies, regions, and countries involved 9.6.1.19. Discuss how companies comply with U.S. Customs regulations related to their product or service 9.6.1.20. Explain how historical events have contributed to the formation of strategic alliances 9.6.1.21. Assess security measures needed in moving products to international markets 9.6.1.22. Develop a plan to minimize the risks involved in importing/exporting

Strand 9 – International Business			
Standard 6: International Trade Relations - Relate balance of trade concepts to the import/export process.			
Topic 1: Importing and Exporting			
Level 1	Level 2	Level 3	Level 4
		<p>9.6.1.11. Explain how historical events have contributed to the formation of strategic trade alliances</p> <p>9.6.1.12. List the steps in the importing and exporting process</p> <p>9.6.1.13. Identify the risks associated with importing and exporting</p> <p>9.6.1.14. Describe situations appropriate for exporting</p> <p>9.6.1.15. Explain the factors that influence a company's commitment to the country(ies) in which it conducts business</p> <p>9.6.1.16. Assess the ability of a company to pursue import/export opportunities</p>	

Strand 9 – International Business			
Standard 6: International Trade Relations - Relate balance of trade concepts to the import/export process.			
Topic 2: Trade Barriers and Agreements			
Level 1	Level 2	Level 3	Level 4
		9.6.2.1 Discuss why governments impose trade barriers (e.g. quotas, tariffs, licensing requirements, and exchange rate controls) and offer trade incentives 9.6.2.2 Describe several international trade agreements and organizations (e.g. WTO, EU, NAFTA, MERCOSUR) 9.6.2.3 Compare unilateral, bilateral, and multilateral trade agreements 9.6.2.4 Illustrate and explain the relationships of the major trade alliances with each other 9.6.2.5 Discuss the benefits to countries for entering into trade agreements	9.6.2.6 Illustrate the effects of a trade barrier and/or trade incentives on a company, product category, and economies involved in the transaction 9.6.2.7 Assess the impact of current and emerging trade issues on a specific region 9.6.2.8 Evaluate avenues for resolving international trade disputes
Topic 3: Balance of Trade			
Level 1	Level 2	Level 3	Level 4
	9.6.3.1 Describe major exports, imports, and trading partners for selected countries	9.6.3.2 Calculate positive and negative trade balances 9.6.3.3 Describe potential resolutions for a negative trade balance	9.6.3.4 Analyze a country's balance of trade and determine specific conditions that would improve its trading potential 9.6.3.5 Describe potential resolutions for a negative trade balance

Strand 9 – International Business			
Standard 7: International Management - Analyze special challenges in operations, human resources, and strategic management in international business.			
Topic 1: Operations and Production			
Level 1	Level 2	Level 3	Level 4
	9.7.1.1 Describe the production processes used to create goods and services in different countries	9.7.1.2 Identify how the management functions of planning, organizing, influencing, and controlling are affected by international operations and production 9.7.1.3 Identify environmental factors that influence the use of a particular organizational structure (e.g. functional, product, geographic, or matrix) for global business operations 9.7.1.4 Describe uses of centralized and decentralized organizational structures	9.7.1.8 Discuss the impact of the international business environment on such issues as layout, location, and process design 9.7.1.9 Describe potential uses of manufacturing technology in international business 9.7.1.10 Discuss factors that influence the type of merchandise and inventory control systems used by companies operating internationally 9.7.1.11 Create a system to evaluate consistent quality and customer satisfaction for a service company involved in international business

Strand 9 – International Business			
Standard 7: International Management - Analyze special challenges in operations, human resources, and strategic management in international business.			
Topic 1: Operations and Production			
Level 1	Level 2	Level 3	Level 4
		<p>9.7.1.5 Describe how quality measurement and management relate to the efficiency and effectiveness of an organization's international business operations</p> <p>9.7.1.6 Discuss the effect of economic and cultural factors on the use of manual, automated, and computerized production systems</p> <p>9.7.1.7 Explain quality standards as they relate to international commerce</p>	<p>9.7.1.12 Describe the role and purpose of the International Organization for Standardization</p> <p>9.7.1.13 Describe an ISO standard</p> <p>9.7.1.14 Assess uses of centralized and decentralized approaches for various global activities</p> <p>9.7.1.15 Assess the impact of quality management standards, especially ISO 9000 and QS 9000, on the international business community</p> <p>9.7.1.16 Discuss the challenges of acculturation of expatriate business managers in foreign business environments</p>

Strand 9 – International Business			
Standard 7: International Management - Analyze special challenges in operations, human resources, and strategic management in international business.			
Topic 2: Human Resources			
Level 1	Level 2	Level 3	Level 4
	<p>9.7.2.1 Describe the different living and working conditions found in various countries</p> <p>9.7.2.2 Identify the historical events in various countries that have affected how people work and relate to each other</p>	<p>9.7.2.3 Identify the factors that influence the application of managerial styles in different countries</p> <p>9.7.2.4 Define such terms as host country, home country, expatriate, host country national, and third country</p> <p>9.7.2.5 Identify how motivational techniques for workers may differ when used in different cultures</p> <p>9.7.2.6 Discuss requirements for employment in various countries</p>	<p>9.7.2.7 Assess how social and cultural factors influence the human resource functions (e.g., recruitment selection; employee development; evaluation; compensation, promotion, benefit and incentives; and separation, termination and transition)</p> <p>9.7.2.8 Compare ethnocentric, polycentric, regiocentric, and geocentric approaches to managing human resources</p> <p>9.7.2.9 Design a system to evaluate employee satisfaction for a company involved in international business</p> <p>9.7.2.10 Identify components of a training and counseling plan for expatriation and repatriation of corporate staff and their families so they can effectively assimilate into their host or home environments</p>

Strand 9 – International Business			
Standard 7: International Management - Analyze special challenges in operations, human resources, and strategic management in international business.			
Topic 2: Human Resources			
Level 1	Level 2	Level 3	Level 4
			<p>9.7.2.11 Describe how compensation and employee benefits differ in various cultures</p> <p>9.7.2.12 Analyze methods used to resolve management-labor conflicts vary in different cultures/countries</p> <p>9.7.2.13 Compare differences in occupational health and safety standards in various countries</p> <p>9.7.2.14 Assess the impact of various occupational health and safety standards on conducting international business</p> <p>9.7.2.15 Discuss the challenges of establishing and connecting effective multicultural and cross-functional teams</p> <p>9.7.2.16 Create a system that provides for leadership development for employees at all levels of the organization</p>

Strand 9 – International Business			
Standard 7: International Management - Analyze special challenges in operations, human resources, and strategic management in international business.			
Topic 3: Strategic Management			
Level 1	Level 2	Level 3	Level 4
		9.7.3.1 Explain the advantages and disadvantages to a company of having access to a global labor pool	9.7.3.2 Describe the overall organizational strategies that companies are using for international business activities 9.7.3.3 Describe the process of global strategy development 9.7.3.4 Identify the elements to consider in developing a global strategy 9.7.3.5 Develop a global strategy for an international business venture

Strand 9 – International Business			
Standard 8: International Marketing - Apply marketing concepts to international business situations.			
Topic 1: Foreign Markets and Consumer Behavior			
Level 1	Level 2	Level 3	Level 4
	9.8.1.1 Describe what a company must consider when marketing a product/service in other countries	9.8.1.2 Illustrate how social, cultural, technological, and geographic factors influence consumer buying behavior in different cultures 9.8.1.3 Contrast international consumer markets and organizational markets 9.8.1.4 Evaluate market potential for a good or service in a foreign market 9.8.1.5 Describe how marketing mix elements need to be adapted for international marketing efforts 9.8.1.6 Describe how cultural differences may affect the way a product is advertised and/or marketed in different countries	9.8.1.7 Create illustrations that depict buying patterns related to demographics and psychographics of consumers in a foreign market 9.8.1.8 Explain the influences of the international business environment on the implementation of the elements of the marketing mix in several countries 9.8.1.9 Propose a strategy for bringing a good or service in a foreign market 9.8.1.10 Develop a marketing plan for a company entering the international market 9.8.1.11 Evaluate the effectiveness of an international marketing plan for a company involved in international business

Strand 9 – International Business			
Standard 8: International Marketing - Apply marketing concepts to international business situations.			
Topic 2: Marketing Research			
Level 1	Level 2	Level 3	Level 4
	9.8.2.1 Describe the difference between primary and secondary marketing research	9.8.2.2 Explain how the marketing research process, including data collection, differs in international settings 9.8.2.3 Define the steps in the marketing research process-from defining a problem to communicating results 9.8.2.4 Describe how the Internet might be used in conducting an international marketing research project	9.8.2.5 Evaluate data collection methods appropriate for various international marketing research situations and choose the method(s) appropriate for an international situation 9.8.2.6 Discuss uses of research findings for global business decisions 9.8.2.7 Develop an international marketing research plan for a given product, using the Internet as part of the data acquisition plan 9.8.2.8 Create a data collection survey instrument for an international marketing research study based on knowledge of social and cultural factors in a specific foreign

Strand 9 – International Business			
Standard 8: International Marketing - Apply marketing concepts to international business situations.			
Topic 3: Product Development			
Level 1	Level 2	Level 3	Level 4
<p>9.8.3.1 Identify the difference between a product and a service</p> <p>9.8.3.2 Describe how a product evolves from an idea to a finished product</p> <p>9.8.3.3 Describe how to modify a product to sell in another country</p>	<p>9.8.3.4 Describe how a company might assess the potential for a product in different foreign markets</p>	<p>9.8.3.5 Describe situations in which global (standardized) versus international (adapted) products would be sold</p> <p>9.8.3.6 Explain the marketing mix elements for a service company that sells in several countries</p> <p>9.8.3.7 Explain how social, cultural, and political factors affect the new product development process</p> <p>9.8.3.8 Describe how the product life cycle differs in the international business environment</p> <p>9.8.3.9 Explain how brands and packages are affected by culture and how they may need to be altered before being marketed in a new environment</p>	<p>9.8.3.10 Evaluate situations in which a standardized versus an adapted product strategy would be appropriate</p> <p>9.8.3.11 Design a marketing strategy for selling a service in a foreign market</p> <p>9.8.3.12 Design a packaging plan that could meet ISO environmental standards or the standards of a country other than the United States, and compare that plan with what would be required in one's state and the United States</p> <p>9.8.3.13 Evaluate how the product life cycle affects marketing activities in the international environment</p>

Strand 9 – International Business			
Standard 8: International Marketing - Apply marketing concepts to international business situations.			
Topic 4: Standards and Measures			
Level 1	Level 2	Level 3	Level 4
9.8.4.1 Convert weights and measures from Imperial System Units to Metric System Units and vice versa	9.8.4.2 Identify factors that would influence the packaging requirements of various foreign markets 9.8.4.3 Discuss the advantages and disadvantages of the Imperial and Metric Systems	9.8.4.4 Discuss the challenges of using different measurement systems and suggest ways of dealing with those challenges	
Topic 5: Pricing Strategies			
Level 1	Level 2	Level 3	Level 4
		9.8.5.1 Explain how foreign exchange rates, economic conditions, and the international business environment affect prices charged in foreign markets 9.8.5.2 Explain the benefits and drawbacks of dumping for domestic, multinational, and international companies and countries	9.8.5.3 Evaluate the effects of governmental actions to prevent dumping 9.8.5.4 Design a pricing strategy for a product to be sold in an international market and compare it with a domestic pricing strategy

Strand 9 – International Business			
Standard 8: International Marketing - Apply marketing concepts to international business situations.			
Topic 6: Distribution Channels and Intermediaries			
Level 1	Level 2	Level 3	Level 4
	9.8.6.1 Identify and define direct and indirect distribution channels	9.8.6.2 Contrast direct and indirect distribution channels for international marketing 9.8.6.3 Identify differences in the roles of agents, wholesalers, retailers, freight forwarders, export companies, trading companies, and customs' brokers	9.8.6.4 Select distribution channels for a company involved in international business 9.8.6.5 Identify online retailing opportunities and e-commerce applications in the global marketplace

Strand 9 – International Business			
Standard 8: International Marketing - Apply marketing concepts to international business situations.			
Topic 7: Transportation and Shipping			
Level 1	Level 2	Level 3	Level 4
	<p>9.8.7.1 Describe major transportation methods used for international business activities</p>	<p>9.8.7.2 Describe situations in which each transportation method would be most appropriate</p> <p>9.8.7.3 Explain activities needed to prepare a shipment to a foreign country</p> <p>9.8.7.4 Explain the purpose of shipping documents used for transporting products to other countries</p> <p>9.8.7.5 Describe shipping terms (e.g. FOB and CIF)</p> <p>9.8.7.6 Discuss the physical requirements for international shipments (e.g. sea versus air and long-term versus short-term)</p>	<p>9.8.7.7 Develop a logistics plan for efficiently and effectively transporting a product to its international market</p>

Strand 9 – International Business			
Standard 8: International Marketing - Apply marketing concepts to international business situations.			
Topic 8: Promotional Activities			
Level 1	Level 2	Level 3	Level 4
	9.8.8.1 Collect advertisements related to international business	9.8.8.2 Discuss media used in different foreign markets 9.8.8.3 Analyze the influence of social and cultural factors affecting promotions used in foreign markets 9.8.8.4 Create a sales presentation for a product that is appropriate to a foreign market 9.8.8.5 Identify various strategies, in addition to advertising, that can be used to promote a product domestically and abroad (e.g. sponsorships, sampling, and educational training)	9.8.8.6 Discuss the apparent effectiveness of a promotional campaign used by a company in a foreign market 9.8.8.7 Identify factors that impact the choice between advertising that is customized for new international markets and advertising that is the same worldwide 9.8.8.8 Critique advertisements aimed at consumers in a foreign market

Strand 9 – International Business			
Standard 9: International Finance - Explain the concepts, role, and importance of international finance and risk management.			
Topic 1: Currency and Exchange			
Level 1	Level 2	Level 3	Level 4
<p>9.9.1.1 Define basic terms such as currency, currency exchange, and barter</p> <p>9.9.1.2 List currencies of various countries</p> <p>9.9.1.3 Discuss the history of currency</p>	<p>9.9.1.4 Calculate simple currency exchange transactions</p>	<p>9.9.1.5 Describe how economic conditions, balance of payment situations, and political issues affect currency values</p> <p>9.9.1.6 Distinguish between currencies (e.g., floating, fixed, and convertible versus nonconvertible)</p> <p>9.9.1.7 Explain how currency exchange rates affect companies</p> <p>9.9.1.8 Identify potential problems associated in dealing with foreign currencies</p>	<p>9.9.1.9 Explain how fluctuating interest rates affect international trade</p> <p>9.9.1.10 Compare operations of foreign exchange markets with those of domestic markets</p> <p>9.9.1.11 Apply international financial strategies (e.g. hedging, third-party help, pooling risk, and diversification) to manage foreign exchange risks</p>

Strand 9 – International Business			
Standard 9: International Finance - Explain the concepts, role, and importance of international finance and risk management.			
Topic 2: Financial Institutions and Trade Agreements			
Level 1	Level 2	Level 3	Level 4
		<p>9.9.2.1 Define the role of central banks and how they affect currency rates</p> <p>9.9.2.2 List sources of capital for international, transnational, multinational, and global companies</p> <p>9.9.2.3 Describe the international monetary system, including the International Monetary Fund and the World Bank</p> <p>9.9.2.4 Identify different types of international banking organizations</p> <p>9.9.2.5 Identify basic elements of the international securities markets</p>	<p>9.9.2.6 Compare international financial markets</p> <p>9.9.2.7 Describe operations of electronic financial markets and international trade settlements</p> <p>9.9.2.8 Explain growth, regulations, and the impact of international banking on global business</p> <p>9.9.2.9 Analyze how companies use international securities markets</p> <p>9.9.2.10 Analyze the role of multi-national banks and how they facilitate international business</p> <p>9.9.2.11 Describe the practice of arbitrage</p>

Strand 9 – International Business			
Standard 9: International Finance - Explain the concepts, role, and importance of international finance and risk management.			
Topic 3: Payment Methods and Reporting			
Level 1	Level 2	Level 3	Level 4
		<p>9.9.3.1 Explain how a business finances trade with a business in another country</p> <p>9.9.3.2 Describe the mechanics, terminology, conditions, and terms of letters of credit and other documents</p> <p>9.9.3.3 Identify essential components of payment documents used in payment for international trade activities</p>	<p>9.9.3.4 Determine the appropriate form of payment for given international trade situations</p> <p>9.9.3.5 Discuss the impact of inflation and tax structures on international business decisions</p> <p>9.9.3.6 Differentiate between the financial reporting procedures of GAAP (Generally Accepted Accounting Practices) and other accounting international standards</p> <p>9.9.3.7 Identify countertrade, offset, and noncash transactions in world trade</p> <p>9.9.3.8 Apply payment options available in international trade to given situations</p>

Strand 9 – International Business			
Standard 9: International Finance - Explain the concepts, role, and importance of international finance and risk management.			
Topic 4: Risk Management			
Level 1	Level 2	Level 3	Level 4
		9.9.4.1 Identify major foreign exchange and commercial risks associated with international business activities	9.9.4.2 Discuss banking regulations surrounding the freezing of money and money laundering 9.9.4.3 Discuss strategies to minimize risk in international financial transactions 9.9.4.4 Describe available insurance options to protect against financial risks when conducting international transactions

STRAND 10 MANAGEMENT			
Standard 1: Management Functions - Analyze the management functions and their implementation and integration within the business environment.			
Topic 1: Planning			
Level 1	Level 2	Level 3	Level 4
10.1.1.1 Explain what planning is and why it is done 10.1.1.2 Describe the decision-making process	10.1.1.3 Complete a goal-setting plan 10.1.1.4 Apply the decision-making process to business applications 10.1.1.5 Analyze possible outcomes of a decision	10.1.1.6 Discuss the importance of vision, mission, and goal setting within the context of the business environment 10.1.1.7 Prepare a business plan	10.1.1.8 Critique a strategic plan as it relates to mission, vision, and goals 10.1.1.9 Analyze a business plan
Topic 2: Organizing			
Level 1	Level 2	Level 3	Level 4
10.1.2.1 Explain the importance of organizing	10.1.2.2 Explain the importance of organizing in business	10.1.2.3 Explain the advantages and disadvantages of the organizing process to accomplish goals	10.1.2.4 Evaluate how businesses are organized to achieve desired goals
Topic 3: Leading/Directing			
Level 1	Level 2	Level 3	Level 4
10.1.3.1 Identify leaders 10.1.3.2 Identify leadership qualities	10.1.3.3 Define and explain the importance of leadership	10.1.3.4 Define and compare leadership styles 10.1.3.5 Identify the appropriate leadership style for a given situation	10.1.3.6 Analyze different leading/directing styles 10.1.3.7 List the advantages and disadvantages of centralized and decentralized decision making 10.1.3.8 Describe change management 10.1.3.9 Describe management's role in stimulating expansion, innovation, and creativity

STRAND 10 MANAGEMENT			
Standard 1: Management Functions - Analyze the management functions and their implementation and integration within the business environment.			
Topic 4: Evaluating/Controlling			
Level 1	Level 2	Level 3	Level 4
10.1.4.1 Describe the evaluation process	10.1.4.2 Define the purposes of evaluations 10.1.4.3 Determine alternative actions when goals are not being met in a specific situation	10.1.4.4 Discuss the importance of evaluations in the business environment 10.1.4.5 Determine criteria for an evaluation in a business	10.1.4.6 Translate the results of an evaluation into a strategic plan 10.1.4.7 Perform an evaluation in a business and make recommendations
Standard 2: Management theories - Analyze management theories and their application within the business environment.			
Topic 1: Application of Management Theories			
Level 1	Level 2	Level 3	Level 4
		10.2.1.1 Discuss methods used to motivate yourself to finish a task	10.2.1.2 Explain how management theories evolved and are applied in the business environment
Standard 3: Business Organization - Analyze the organization of a business.			
Topic 1: Forms of Business Ownership			
Level 1	Level 2	Level 3	Level 4
10.3.1.1 Identify items you own and discuss ownership	10.3.1.2 Identify and provide examples of the basic forms of business ownership (sole proprietorship, partnership, cooperative, and corporations)	10.3.1.3 Identify and compare basic ownership forms (e.g., franchise, limited partnership, limited liability company, and S corporation)	10.3.1.4 Identify the appropriate forms of ownership in the evolution of a business organization

STRAND 10 MANAGEMENT				
Standard 3: Business Organization - Analyze the organization of a business.				
Topic 2: Management Levels				
Level 1	Level 2	Level 3	Level 4	
10.3.2.1 Define a manager	10.3.2.2 Identify management levels	10.3.2.3 Describe the interaction between management levels 10.3.2.4 Compare and contrast different organizational structures	10.3.2.5 Investigate emerging trends in organizational structuring	
Topic 3: Organizational Structure				
Level 1	Level 2	Level 3	Level 4	
10.3.3.1 Identify a team or cooperative group	10.3.3.2 Identify the advantages and disadvantages of the team concept to an organization	10.3.3.3 Discuss the interrelationships of a variety of organizational models (e.g., line, line and staff, and functional) 10.3.3.4 Describe line versus staff departments and the authority relationship between them 10.3.3.5 Describe the effects of group dynamics on group decision making and consensus	10.3.3.6 Analyze organizational structures 10.3.3.7 Compare divisional and departmental structures (e.g., customer, geographic, and product) 10.3.3.8 Describe the evolution of organizational structure as a company changes due to internal and external forces (e.g., size, complexity, and profitability)	

STRAND 10 MANAGEMENT				
Standard 4: Personal Management Skills - Develop personal management skills to function effectively and efficiently in a business environment.				
Topic 1: Time Management				
Level 1	Level 2	Level 3	Level 4	
10.4.1.1 Discuss the importance of time management	10.4.1.2 Analyze a personal time management schedule for a given time period	10.4.1.3 Design and implement a time management schedule as a result of a time management analysis 10.4.1.4 Evaluate and modify a time management plan as appropriate	10.4.1.5 Prepare a time management analysis of an existing business 10.4.1.6 Evaluate and modify a time management plan as appropriate	
Topic 2: Stress Management				
Level 1	Level 2	Level 3	Level 4	
10.4.2.1 Identify stressors in a student's life	10.4.2.2 Determine appropriate reactions to stressors 10.4.2.3 Create a plan to reduce stressors	10.4.2.4 Identify stressors in the business environment 10.4.2.5 Define emotional intelligence	10.4.2.6 Anticipate and minimize stressors in a specific business situation 10.4.2.7 Evaluate personal emotional intelligence	
Topic 3: Professional Growth and Development				
Level 1	Level 2	Level 3	Level 4	
10.4.3.1 Give examples of adults learning new skills	10.4.3.2 Define lifelong learning	10.4.3.3 Recognize the need for lifelong learning 10.4.3.4 Identify avenues for professional growth (e.g., seminars, professional associations, and journals)	10.4.3.5 Identify specific avenues for professional growth (e.g., seminars, professional associations, and journals) 10.4.3.6 Prepare a short professional seminar for peers	

STRAND 10 MANAGEMENT				
Standard 4: Personal Management Skills - Develop personal management skills to function effectively and efficiently in a business environment.				
Topic 4: Communication Skills				
Level 1	Level 2	Level 3	Level 4	
10.4.4.1 Identify effective communication skills	10.4.4.2 Describe the need for effective communication in business 10.4.4.3 Identify communication channels	10.4.4.4 Identify effective communication skills for the business environment	10.4.4.5 Identify types of communication appropriate for specific situations 10.4.4.6 Evaluate communications for effectiveness	
Topic 5: Relationship Building (Refer to the Career Development Standards and Communication Standards)				
Level 1	Level 2	Level 3	Level 4	
10.4.5.1 Identify characteristics of healthy relationships	10.4.5.2 Compare/contrast effects of healthy and unhealthy relationships	10.4.5.3 Describe the advantages of networking to achieve personal goals 10.4.5.4 Identify available resources inside and outside the school for making professional contacts (e.g., career development centers, business schools, alumni, and business leaders) 10.4.5.5 Describe why different managerial styles can be equally effective and successful	10.4.5.6 Describe the advantages of networking to achieve professional goals 10.4.5.7 Evaluate the impact of community and professional organizations on the business environment	

STRAND 10 MANAGEMENT				
Standard 5: Ethics and Social Responsibility - Examine the role of ethics and social responsibility in decision making.				
Topic 1: Ethics				
Level 1	Level 2	Level 3	Level 4	
10.5.1.1 Define and describe ethical behavior	10.5.1.2 Explain the importance of ethical standards in conducting business 10.5.1.3 Identify personal ethical values	10.5.1.4 Examine a business code of ethics 10.5.1.5 Create a personal code of ethics 10.5.1.6 Identify the impact of unethical behavior on a business 10.5.1.7 Identify ethical considerations resulting from various situations	10.5.1.8 Evaluate a specific business code of ethics 10.5.1.9 Generate possible solutions to a breach of ethics 10.5.1.10 Identify government regulations resulting from unethical behavior	
Topic 2: Social Responsibility				
Level 1	Level 2	Level 3	Level 4	
10.5.2.1 List some responsibilities of a friend	10.5.2.2 Define social responsibility 10.5.2.3 Identify ways in which a business organization demonstrates social responsibility	10.5.2.4 Identify ways in which a business organization demonstrates social responsibility towards its internal/external stakeholders	10.5.2.5 Recognize the long-term impact of practicing social responsibility 10.5.2.6 Identify several government regulations that have resulted from social irresponsibility	

STRAND 10 MANAGEMENT				
Standard 6: Human Resource Management - Describe human resource functions and their importance to an organization's successful operation.				
Topic 1: Human Resource Planning				
Level 1	Level 2	Level 3	Level 4	
	10.6.1.1 Define human resources	10.6.1.2 Identify activities of the human resource department 10.6.1.3 Define how human resource activities can help organizations achieve goals, contain costs, and provide other benefits 10.6.1.4 Identify resources regarding workplace regulations	10.6.1.5 Research and compile a list of several sources to obtain workplace regulations 10.6.1.6 Analyze how legislation has changed the workplace 10.6.1.7 Examine methods of conducting a needs analysis to determine human resource requirements	
Topic 2: Recruitment and Selection				
Level 1	Level 2	Level 3	Level 4	
10.6.2.1 List ways to get people to join your group	10.6.2.2 Define an interview and a background check 10.6.2.3 Formulate a good question to use in an interview	10.6.2.4 Identify recruitment sources 10.6.2.5 Identify selection tools and determine why they are used (e.g., interviews, tests, and reference checks) 10.6.2.6 Identify legislation affecting the recruitment and selection process (e.g., affirmative action, right to privacy, and Americans with Disabilities Act (ADA))	10.6.2.7 Evaluate selection tools and recruitment sources based on existing legislation 10.6.2.8 Analyze recruitment selection procedures used by different companies	

Standard 6: Human Resource Management - Describe human resource functions and their importance to an organization's successful operation.

Topic 3: Employee Development

Level 1		Level 2		Level 3		Level 4	
10.6.3.1	Define an employee	10.6.3.3	Define orientation	10.6.3.5	Explain why orientation and training are needed for successful employee performance	10.6.3.7	Discuss why professional development is a shared responsibility between a business and an employee
10.6.3.2	List several examples of training	10.6.3.4	Explain the importance of training employees	10.6.3.6		Define professional development	
						10.6.3.8	Create appropriate orientation activities and training programs
						10.6.3.9	Demonstrate the effects of cross training
						10.6.3.10	Identify the benefits of continual goal setting and employee development

Topic 4: Evaluation

Level 1		Level 2		Level 3		Level 4	
10.6.4.1	Explain the purpose of a test	10.6.4.2	Explain why employees are evaluated	10.6.4.3	Explain how employees are evaluated	10.6.4.6	Assess the procedures used in the evaluation process
				10.6.4.4	Identify the impact of performance appraisals on employees and the organization	10.6.4.7	Analyze the evaluation process based on existing legislation
				10.6.4.5	Describe ways positive feedback can increase motivation	10.6.4.8	Analyze the impact of performance appraisals on motivation and job performance

Standard 6: Human Resource Management - Describe human resource functions and their importance to an organization's successful operation.				
Topic 5: Compensation, Promotion, Benefits, and Incentives				
Level 1	Level 2	Level 3	Level 4	
10.6.5.1 Define a reward	10.6.5.2 Define compensation, promotion, benefits, and incentives	10.6.5.3 Identify compensation plans, benefit packages, and incentive programs available to employees	10.6.5.6 Describe policies and procedures used to determine compensation (e.g., profit sharing, company performance, and commissions)	
		10.6.5.4 Identify advancement opportunities within an organization	10.6.5.7 Establish criteria for promotion decisions	
		10.6.5.5 List items to consider when looking for advancement outside an organization	10.6.5.8 Assess an employee compensation package	
			10.6.5.9 Discuss the pros/cons of internal promotion and external hiring	
Topic 6: Separation, Termination, and Transition				
Level 1	Level 2	Level 3	Level 4	
	10.6.6.1 List reasons why an employee would leave employment (e.g., retirement, separation, firing, termination, transfer, and layoffs)	10.6.6.2 Define and discuss the concept of rightsizing	10.6.6.4 Discuss how internal and external factors affect rightsizing (e.g., economy, competition, government regulations, and legal implications)	
		10.6.6.3 Describe legal reasons for terminating employees	10.6.6.5 Describe criteria used to make termination and transition decisions	
			10.6.6.6 Describe programs available to assist employees in transition	

Standard 6: Human Resource Management - Describe human resource functions and their importance to an organization's successful operation.			
Topic 7: Labor Relations			
Level 1	Level 2	Level 3	Level 4
10.6.7.1 Define a laborer	10.6.7.2 Give examples of labor unions	10.6.7.3 Define a labor/employment contract 10.6.7.4 Give examples of recent labor disputes in the media	10.6.7.5 Describe the common elements of a labor contract 10.6.7.6 Outline the procedures involved in the grievance process 10.6.7.7 Discuss the role of human resource personnel in the collective-bargaining process
Standard 7: Organized Labor - Describe the role of organized labor and its influence on government and business.			
Topic 1: Influences of Organized Labor			
Level 1	Level 2	Level 3	Level 4
		10.7.1.1 Describe the history of the labor movement and why unions were organized 10.7.1.2 Describe the collective-bargaining process	10.7.1.3 Explain the changing roles of labor unions 10.7.1.4 Describe strategies used by labor and management 10.7.1.5 Identify federal/state legislation affecting organized labor and management 10.7.1.6 Describe the role of employer associations in labor-management relations 10.7.1.7 Discuss current legislation for protecting workers' rights

Standard 8: Technology and Information Management - Utilize information and technology tools to conduct business effectively and efficiently.					
Topic1: Technology Tools (Refer to the Information Technology Standards)					
Topic 2: E-Business					
Level 1		Level 2		Level 3	
10.8.2.1 List three things that can be purchased on the Internet		10.8.2.2 Explore e-business websites		10.8.2.3 Discuss the advantages and disadvantages of e-business	
				10.8.2.4 Evaluate an e-business website	
				10.8.2.5Analyze the impact of e-business on profitability	
Standard 9: Industry Analysis - Analyze a business organization’s competitive position within the industry.					
Topic 1: Competition					
Level 1		Level 2		Level 3	
10.9.1.1 Define competition		10.9.1.2 Identify ways businesses compete (e.g., quality, service, status, and price)		10.9.1.4 Describe ways to increase market share	
		10.9.1.3 Define market share		10.9.1.5 Compare various forms and laws of competition (e.g., pure competition, monopolistic, oligopoly, and monopoly)	
				10.9.1.6 Describe how various laws (e.g., Sherman Antitrust Act and Robinson-Patman Act) impact competition	
				10.9.1.7 Define benchmarking	
				10.9.1.8 Discuss the importance of benchmarking	
				10.9.1.9 Describe the process of conducting an industry analysis	
				10.9.1.10 Research and apply best practices, through benchmarking, for specific business situations	

Standard 9: Industry Analysis - Analyze a business organization's competitive position within the industry.			
Topic 2: Competitive Advantage			
Level 1	Level 2	Level 3	Level 4
		10.9.2.1 Define competitive advantage 10.9.2.2 Analyze various businesses to determine their competitive advantage 10.9.2.3 Discuss why financial ratios are used in business decision making	10.9.2.4 Compare the financial ratios of a firm (e.g., current, return on investment, and acid) with those of the competition and industry averages 10.9.2.5 Analyze relative competitive strengths and weaknesses using appropriate tools (e.g., SWOT--strengths, weaknesses, opportunities, and threats analysis)
Topic 3: Internal and External Sources of Data			
Level 1	Level 2	Level 3	Level 4
		10.9.3.1 Identify internal and external data sources and explain how businesses use them	10.9.3.2 Evaluate the reliability of internal and external data sources 10.9.3.3 Analyze various sources of industry information 10.9.3.4 Describe the importance of ongoing industry analysis to maintain competitive advantage

Standard 10: Financial Decision Making - Analyze financial data influenced by internal and external factors in order to make short-term and long-term decisions.			
Topic 1: Financial Statements			
Level 1	Level 2	Level 3	Level 4
		10.10.1.1 Describe the purpose of financial statements 10.10.1.2 Interpret the data shown on financial statements	10.10.1.3 Distinguish between internal and external financial statements 10.10.1.4 Benchmark a firm's position against industry standards
Topic 2: Short-term and long-term financing			
Level 1	Level 2	Level 3	Level 4
		10.10.2.1 Identify sources of financing	10.10.2.2 Assess the short-term and long-term financial needs of a business 10.10.2.3 Compare debt and equity financing 10.10.2.4 Explain the concept of leverage
Topic 3: Risk Management			
Level 1	Level 2	Level 3	Level 4
	10.10.3.1 Define a risk	10.10.3.2 Identify risks to business	10.10.3.3 Identify ways to minimize and manage risks

Standard 11: Operations Management - Apply operations management principles and procedures to the design of an operations plan.			
Topic 1: Product design (goods/services)			
Level 1	Level 2	Level 3	Level 4
		10.11.1.1 Identify methods and tools to design or redesign products	10.11.1.2 Evaluate a product design process
Topic 2: Scheduling			
Level 1	Level 2	Level 3	Level 4
		10.11.2.1 Identify factors used in scheduling and the tools that assist in the process	10.11.2.2 Evaluate the effectiveness and efficiency of a production schedule
Topic 3: Materials Procurement			
Level 1	Level 2	Level 3	Level 4
		10.11.3.1 Describe the importance of maintaining close working relationships with suppliers 10.11.3.2 Identify the factors considered when selecting suppliers (e.g., quality, price, and reliable delivery)	10.11.3.3 Identify domestic and international supply sources 10.11.3.4 Evaluate the requirements of International Standards Organizations
Topic 4: Inventory Management			
Level 1	Level 2	Level 3	Level 4
		10.11.4.1 Define inventory control 10.11.4.2 Identify methods of inventory control 10.11.4.3 Identify inventory control concerns	10.11.4.4 Evaluate a system for maintaining inventory control

Standard 11: Operations Management - Apply operations management principles and procedures to the design of an operations plan.			
Topic 5: Quality Standards			
Level 1	Level 2	Level 3	Level 4
			10.11.5.2 Define quality management and its evolution 10.11.5.3 Illustrate why current quality standards are necessary to compete in the global marketplace
Standard 12: Global Perspective - Examine the issues of managing in the global environment.			
Topic 1: Legal Issues			
Level 1	Level 2	Level 3	Level 4
		10.12.1.1 Recognize the legal issues related to managing a business in the global environment	10.12.1.2 Examine and determine the impact of laws and regulations governing global business
Topic 2: Economic Considerations			
Level 1	Level 2	Level 3	Level 4
		10.12.2.1 Recognize the economic impact of global business 10.12.2.2 Identify global economic factors that impact business	10.12.2.3 Analyze the impact of the global economy on business profitability

Standard 11: Operations Management - Apply operations management principles and procedures to the design of an operations plan.			
Topic 3: Workplace Diversity			
Level 1	Level 2	Level 3	Level 4
10.12.3.1 Define and discuss diversity	10.12.3.2 Recognize the similarities and differences among cultures	10.12.3.3 Discuss the impact of diversity within the global environment 10.12.3.4 Identify the advantages of a diverse workforce	10.12.3.5 Recognize benefits and challenges in managing a diverse workforce 10.12.3.6 Identify strategies for managing a culturally diverse workforce 10.12.3.7 Identify strategies for achieving common objectives in a diverse cultural environment
Topic 4: Global Partnering			
Level 1	Level 2	Level 3	Level 4
		10.12.4.1 Define forms of global partnering (e.g., licensing, joint ventures, exporting, importing, and franchising) 10.12.4.2 Identify businesses that have global partners	10.12.4.3 Recognize the importance of global partnering 10.12.4.4 Analyze business situations to determine opportunities for global partnering 10.12.4.5 Explain the impact of internationalization on the various functional areas of business